

4-1993

## ATM Crime & Security Newsletter, Vol. 3, No. 4-5

Francis B. Schreiber

*St. Cloud State University*, [fbschreiber@stcloudstate.edu](mailto:fbschreiber@stcloudstate.edu)

Follow this and additional works at: <https://repository.stcloudstate.edu/atmcs>



Part of the [Criminology and Criminal Justice Commons](#)

---

### Recommended Citation

Schreiber, Francis B., "ATM Crime & Security Newsletter, Vol. 3, No. 4-5" (1993). *ATM Crime and Security Newsletter*. 17.  
<https://repository.stcloudstate.edu/atmcs/17>

This Newsletter is brought to you for free and open access by the Research Reports and Newsletters at theRepository at St. Cloud State. It has been accepted for inclusion in ATM Crime and Security Newsletter by an authorized administrator of theRepository at St. Cloud State. For more information, please contact [rswexelbaum@stcloudstate.edu](mailto:rswexelbaum@stcloudstate.edu).

**Volume 3, Issues 4 and 5**

**April / May 1993**

## **Inside This Issue...**

Key Events Nationally	Page	2
ATM-Related Homicides	Page	2
ATM-Related Fraud	Page	7
Understanding and Combatting ATM Crime	Page	9
ATM Security Legislation	Page	11
ATM Security Litigation	Page	13
Burglary and Vandalism of ATMs	Page	14
Theft of Entire ATM Machines	Page	15
Vandalism to ATM Machines	Page	16
Attacks on ATM Service Teams	Page	16
Theft of Cash by Service Team Members	Page	17
ATM Camera Success Stories	Page	18
In the Northeast	Page	19
In the South	Page	23
In the Midwest	Page	28
In the West	Page	29
California Incidents	Page	30
Consumer Safety Education	Page	34
International Reports	Page	35
News of Weird ATM Crimes	Page	36
Concluding Notes	Page	37

### **Bonus Section**

**Superseding Indictment in the Manchester, Connecticut  
"Bogus ATM" case, dated July 20, 1993.**

## KEY EVENTS NATIONALLY

### ATM-RELATED HOMICIDES

- 1) Man Shot and Killed at Pine Bluff, Arkansas ATM - Gary Wayne Turner, 38, was shot to death about 8:30 p.m. on Wednesday, May 5 at a driveup ATM at Worthen National Bank in Pine Bluff, Arkansas. A passerby found Turner shot in the head and slumped over the steering wheel of his Jeep. A \$5,000 reward was offered by the bank for information leading to the arrest and conviction of those involved in the crime.



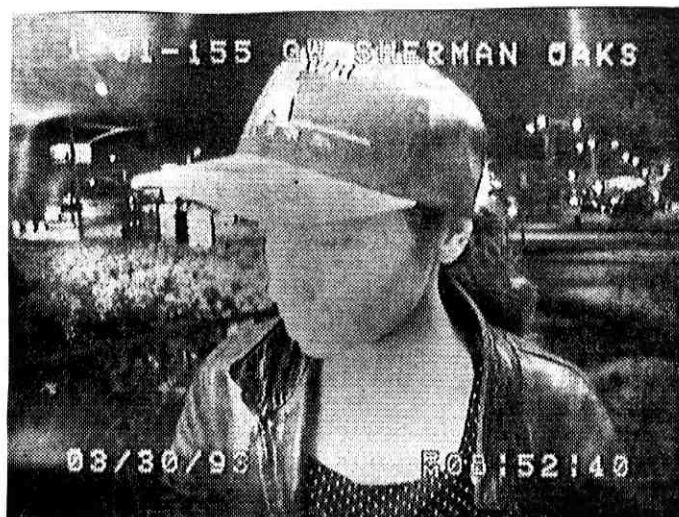
Reams

Two 18-year-old suspects have been arrested in connection with the murder. Kenneth Reams is charged with capitol murder for the May 5 killing. Also charged was Alford Goodwin. A key break in the case came after an informant told police he overheard a conversation between Reams and Goodwin about the murder. In statements taped by detectives after their arrest, both Reams and Goodwin said the other one had shot Turner. Both said in their statements that they waited at an abandoned building across the street from the ATM before the fatal shooting. According to police investigators, victim Turner did not complete a transaction at the ATM.

About one week earlier, on April 28, University of Arkansas at Pine Bluff student Curtis Gilbert, 19, told police three or four young men tried unsuccessfully to rob him at gunpoint. Gilbert said he escaped without injury. A day or two after the Turner murder, the same ATM was "shot up" by an unknown person. Damage to the machine was first reported at 9:15 a.m. on Friday, May 7. There was no security or transaction camera at the involved ATM, which was temporarily out of service on Friday, May 7 due to the shooting. (*Pine Bluff* [Arkansas] *Commercial*, May 8, 14 and 15, Rudolph Bischof, reporter, and May 13, Britt Talent, reporter, front page stories: *Daily American Republic* [Poplar Bluff, Missouri] May 14, Ron Smith, reporter).

- 2) After ATM Withdrawal Near L.A., Sherri Foreman, 29, and Her 12 Week old Fetus Murdered in Attempted Carjacking - About 9 p.m. on Tuesday, March 30, Sherri Foreman, 29, was confronted by a man after withdrawing \$40 from a Great Western Bank ATM in Sherman Oaks, California. Foreman was returning to her 1984 BMW parked about 40 feet from the ATM when she was approached by a man who demanded her car, then snatched her purse, stabbed her in the abdomen and fled. Foreman managed to set off the car alarm in her vehicle, which probably made her assailant flee without taking the car. Foreman's 12-week-old fetus died almost immediately, and she herself died the next day. An outpouring of public anger followed these crimes.

Great Western Financial Corp immediately announced a \$12,500 reward, which was matched by the Los Angeles City Council, and added to by South Bay Hospital, where her father Alex Foreman is an employee, and other sources, for a total of more than \$37,000 in reward money.



**Sherri Foreman: Mother-to-be was fatally stabbed in a hijacking attempt.**

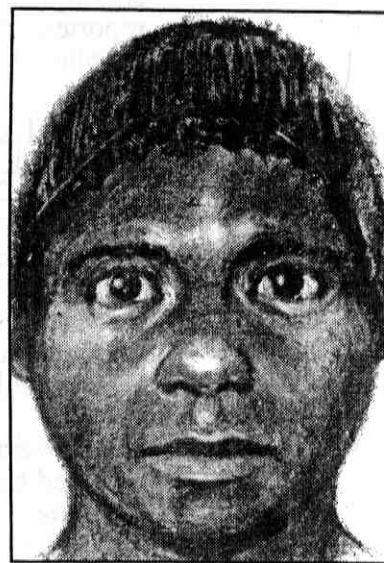
Police quickly distributed handbills in the neighborhoods around the involved ATM, which included a composite drawing of the suspect, based on Foreman's description of him in the ambulance en route to the hospital, and based on security camera photos from two separate financial institutions in the area. In one videotape, a man was photographed loitering around the corner and sitting on the bus bench near the ATM for as long as 2 hours before the attack. Police theorize the man may have been waiting for a desirable victim, and chose Foreman because of her petite 5'2" size.

The second bank videotape came from the Bank of America across the street from the Great Western Bank in Sherman Oaks. The Bank of America video showed two women who were B of A customers casually talking to the suspect before the stabbing.

One of the women saw the distributed handbill with the composite drawing of the murder suspect on it, and called police. The two female witnesses, neither of whom have been implicated in the slaying, knew the suspect and led police to his apartment.

Police obtained a search warrant Tuesday night April 6, one week after Forman's murder, and immediately went to the apartment of suspect Robert Glen Jones, 42. Jones spotted officers coming about 9:30 p.m. and fled on foot. Officers set up a perimeter, began searching for him and quickly found and arrested Jones. Inside his apartment, detectives recovered a serrated 3-inch paring knife believed to have been used in the murder.

Jones has spent 14 of the last 17 years in prison. He has been at the Federal Correctional Institution at Terminal Island and at the US Penitentiary at Leavenworth, Kansas. Jones pleaded not guilty April 16 to murder and other charges related to the Sherri Foreman crimes that could sent him to the gas chamber. He is being held in jail without bail. ([Los Angeles] *Daily News*, April 1, 2, 3, 4, 5, 7, 8, Jackson Van Derbeken, Rick Orlov, Carmen Chandler, and Beth Laski, reporters; *Los Angeles Times*, April 2, 3, 8, 17, Julie Tamaki and Tom Mozek, reporters).



**Composite of suspect**  
Sought in fatal stabbing



- 3) More Photos and Details Released in ATM-Related Murder of Californian Hans Herzog - On May 17 during a two-hour preliminary hearing, additional details were made public about the ATM-related murder of Hans Herzog, 44, near a Bank of America ATM in Lancaster, California on March 5. (See March 1993 *Newsletter*, Item # 14). In addition to the two surveillance camera photos published by local newspapers during the search for the murderer, three other bank camera photographs were revealed. One shows the murderer with his back toward the ATM standing next to Herzog's car, the fourth photograph shows the murderer with the rifle raised and pointed at the driver's side window. The fifth photo shows the murderer pulling the limp Herzog out of his car.

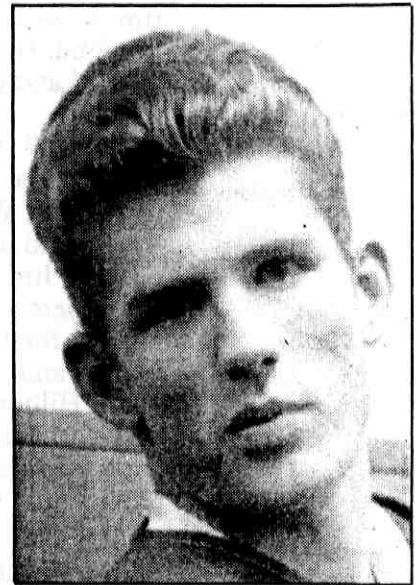
Prosecutors apparently rejected a plea bargain offer from the trigger man, alleged to be Christopher Mann, 19, for life in prison without parole in exchange for not being prosecuted for death penalty punishment. Both Mann and his alleged accomplice, Wesley Harper who drove the pickup truck to the scene of the crime are being held in jail without bail.

Harper told investigators that he and Mann took methamphetamines early in the morning of the shooting and then drove around Lancaster looking for someone to rob, and that Harper was to get half of any money obtained. During the drive, Mann took the bullets out of the sawed-off .22 caliber rifle with surgical gloves and put the bullets in his mouth to clean them of fingerprints.

Mann told detectives that he walked up to Herzog at the ATM, concealing the sawed off rifle behind his legs and asked Herzog for a light. Herzog said, "Yes, it's back in the car." Herzog finished his ATM transaction, but didn't take any money. Mann realized that he would not get any money out of a robbery attempt, but decided to rob Herzog anyway because "he still needed a car." When Herzog got back in his Honda, Mann raised the sawed-off rifle and pointed it at him. Mann stated that Herzog reached for the gun and "it went off by accident."

Prosecutors state that Herzog's single gunshot wound to the back of his head is inconsistent with Mann's story of a face-to-face struggle.

Several other people testified at the preliminary hearing. (*Los Angeles Times*, May 18, John Chandler; [Los Angeles] *Daily News*, May 18, Dennis Wolcott, reporter, front page story, *Antelope Valley Press* [Palmdale, California] May 18, David Foy, front page story).



**Christopher Mann**

- 4) Fired L.A. Postal Worker Goes on Rampage, Killing 2 and Injuring 3, Including 2 ATM Customers - Mark Richard Hilbun, a fired U.S. Postal Service employee with a history of maniac-depressive illness, allegedly went on a 3-day shooting rampage south of Los Angeles Thursday, May 6 which ended with his arrest on Sunday morning, May 9. During this time, Hilbun allegedly:

- Stabbed his mother Frances Hilbun, 63, and her beloved Cocker Spaniel dog to death in her home in Corona Del Mar.

- At 9:45 a.m. Thursday, May 6 Hilbun strolled into the Dana Point post office wearing a t-shirt with the word "psycho" printed across the front, and killed letter carrier Charles Barbagallo with a single shot between the eyes. A second postal worker was wounded. Hilbun had been fired in connection with his stalking of a female postal employee during the previous year. One week prior to the rampage, Hilbun had sent the woman a note, saying, "I love you. I'm going to kill us both and take us both to hell."
- At 10 a.m. Hilbun allegedly drove to a nearby condominium complex, demanded money from John Kersey, who was working in his garage, pistol whipped him and shot him in the arm.
- About 3 p.m. on Thursday, Cosa Mesa resident Patricia Talanco-Salat, 48, was shot at for following Hilbun, whom she believed had stolen some magnetic car signs from her shop.
- At 11:50 p.m. on Friday May 7, Hilbun reportedly attempted to rob 24-year-old Long Beach resident Michael Heath at gunpoint at a Wells Fargo Bank ATM in Fountain Valley. Heath said he had no money and Hilbun pulled the trigger 3 times. Heath heard the weapon click 3 times without firing. When the gun misfired, Hilbun said, "It's just a joke," and walked away, Heath reported.
- About 20 minutes later, shortly after midnight on Saturday May 8, Hilbun drove to another Wells Fargo Bank in Fountain Valley and robbed and shot Elizabeth Shea, 28, and Jim Brown, 44. Shea was treated for bullet grazes to the scalp. Brown was treated for bullet wounds to his shoulder blades and released. Less than an hour later, Hilbun was recognized in a local sports bar, and was arrested by police. (*Los Angeles Times*, May 9, Dave Leshner and Bob Elston, reporters, front page story; [Los Angeles] *Daily News*, May 11, Larry Gerber, reporter; *Huntington Beach* [California] / *Fountain Valley Independent*, May 13, Jerry Clausen, reporter).



- 5) Pregnant Detroit Woman Robbed of \$80 at ATM, and Is Murdered by 14-year-old Boy With Accomplices Aged 12, 11, and 8 - About 6:40 p.m. on Tuesday August 24, at a National Bank of Detroit ATM on West Fort Street, Elizabeth Alvarez, 34, drove up to an ATM in her car. One of four youths spotted her purse and decided she would make an easier target than a man using a public telephone nearby. Alvarez was withdrawing \$80 for her daughter's 14th birthday pizza party that night, and refused to turn over the money to the four boys who surrounded her.

When she struggled to keep her purse, Damian Dorris, 14, put a gun to her cheek and fired once. After she collapsed, Dorris snatched her purse and fled, although losing most of the money in his escape. Dorris later gave \$5 to Christopher Cribbs, 8-years-old, and \$10 to Mario Jaramillo, 12-years-old, and purchased fast food for himself.

Alvarez was a single mother of three, who was expecting a baby next spring. Police said Dorris returned to his neighborhood and bragged about the shooting. In his statement to police, Dorris admitted selling crack cocaine for adult drug dealers. He also told police he needed to rob someone to pay off a \$400 debt to drug dealers, and a \$1000 drug debt owed by his older brother. Much of the crime was captured on ATM videotape, police said. (*The Detroit News*, August 26, Scott Bowles and Coray Williams, reporters).

- 6) Chicago Woman, 23, Shot and Killed in Carjacking / Robbery in Front of Fiance and Her Children Aged Two Years and One Year Old - About 10:50 p.m. Saturday, August 14, Bertha Gurley, 23, was shot and killed by a robber who chased her fiance after he had made a cash withdrawal from an ATM to the car where she was waiting with their two young children. By the account of her fiance, Lloyd Foster, 40, the family including their daughter Kim Foster, 2, and son Juwan, 1, were in their car and had stopped at a Citibank branch on South Stoney Island Avenue in Chicago to withdraw \$50.

Foster said, "We parked in the alley along 87th Street and Stoney Island. I got out of the car, walked across the parking lot, and went into the lobby of the Citibank to use the automatic teller machine. I noticed a man outside the bank sitting on the side.

I made a withdrawal, came out, and he followed me around the corner of the parking lot. I was unaware he was behind me. My fiance hollered out and told me to look behind me, and I saw him walking right behind me with one hand in his jacket pocket and I knew then I was about to be robbed." Foster took the \$50 cash and tossed it through the car window to Gurley.

"He apparently saw me when I made that move, because the next thing I knew he was right up at the car, and he had (the) gun down on her demanding the money. She handed it over, and after that, I pleaded and begged with the guy not to hurt anybody." The gunman reached into the car and unlocked the back door, pushed the toddlers over and climbed into the back seat and ordered Foster to drive down the alley. He ordered Foster to stop and get out when the car was halfway down the alley.

"I said, 'Let us get out of the car, you can have it: just don't hurt anybody.' I opened the back door to get the kids out, and my fiance opened her door, but he prevented her from getting out," Foster said.

"He said, 'You stay in the car.' She said, 'No way.' That's when he shot her point-blank through the window in the head, then aimed the gun at me. I dived down on the ground and started crawling toward the back of the car...I looked to see where he was and I saw him running out of the alley going westbound."

By early Monday morning police had arrested Kelvin Spurlin, 35, and charged him with first degree murder and two counts of armed robbery. Foster said Tuesday that he knew Spurlin and that he had identified him in a police line-up.

After the weekend robbery, a security guard was stationed at the banking facility at night. Citibank also has set up a trust fund for Bertha Gurley's children. (*Chicago Tribune*, August 16, Sonya Vann, reporter; August 19, Michael Martinez and Jerry Thorton, reporters.)

## **ATM-RELATED FRAUD**

- 7) **Grand Jury Indictment Reveals Additional Details of Manchester, Connecticut "Bogus ATM" Fraud Scheme** - On July 20, a New Haven, Connecticut US District Court returned a true bill in proceedings against the three Manchester, Connecticut "bogus ATM" conspirators, Alan Scott Pace, Gerald Harvey Greenfield, and Charles Raymond Lyons. The entire Superseding Indictment is reproduced as ***Bonus Section A*** at the end of this issue of the *Newsletter*. Among the interesting revelations of the document are the following:

A) The ATM fraudsters were not without humor. One of the aliases of Alan Pace was "Will Sutton", a thinly-veiled allusion to Willie Sutton, the infamous bank robber of the 1920's and 30's, who when asked why he chose banks to rob, replied, "Because that's where the money is."

B) It will come as no surprise to financial institutions that the conspirators also failed to pay their suppliers. They frauded King Computer Company out of \$100,000. worth of computer equipment, including three ATMs, three personal computers, and two laptop computers.

They failed to pay Bit by Bit, a New York City software company, for a "program designed to be installed in and to simulate the operation of an ATM machine". Pace specifically requested that "the computer program be able to interface with a personal computer, the function of which was to duplicate, record and store bank account and personal identification ("PIN") numbers entered by users of the program."

And the conspirators failed to pay Express Card Systems, a New York City company, approximately \$20,000 for "equipment capable of encoding and embossing bank account and PIN numbers onto blank plastic ATM bank cards".

C) Although the Fujitsu 7020 ATM was delivered to the Buckland Hills Mall in Manchester, Connecticut on April 24, it was not until April 27 that Pace received delivery of the computer software designed to simulate the operation of the ATM machine. (Editor's Note: Isn't it gratifying to note that the "bad guys" have problems keeping projects on schedule, too!) On April 27, Pace installed the program in the "bogus" Buckland Hills Mall ATM, and the scam began its operational phase.

D) Interestingly Pace made a \$50 deposit with Southern New England Telephone Company to be used for the installation of a telephone line for the ATM machine at the Buckland Hills Mall, although the ATM was never connected to a communications line.

E) On May 8, Charles Lyons inserted a glue-covered cash advance card into the legitimate Savings Bank of Manchester ATM machine located at the Buckland Hills Mall, rendering it inoperable.

***ATM Crime and Security Newsletter*** will continue to report details of this unique ATM scam and the unrealized future plans of the conspirators as they become available.

- 8) **New York Fraud Ring Busted Which Used Discarded ATM Receipts and Videotapes of PIN Entries To Fabricate Fake ATM Cards** - About one week after the Manchester, Connecticut "bogus ATM" fraud was exposed, an indictment was handed down from



US District Court in Brooklyn, New York identifying David Cardi, 26, Joseph Zevuloni, 20, Meir Toizer, 29, and James Geritano, 21, as conspirators in a ring which withdrew cash from ATMs with fake ATM cards. US Secret Service Agents, acting on a tip from an informant, approached Cardi about buying fake credit cards. Cardi took the undercover agent to his apartment and showed the law officer magnetic stripe encoding machines and fake credit cards. When Secret Service agents later raided Cardi's apartment and the apartments of the other conspirators, they uncovered what could be discarded ATM receipts, which contained the account number of the cardholder, and videotapes of ATM customers entering their PIN numbers.

It is believed that Cardi and his confederates used the account number and the time of the transaction on the ATM receipt to identify the correct PIN number on the date-and-time-stamped videotapes of ATM customers making transactions. Once having the account number and the PIN number, that information could be coded onto "white plastic" using the card encoding machine they had.

ATM account losses were not specified in the indictment, nor were the names of the banks that were affected. All four defendants in this case have pleaded not guilty to federal charges of using, making, and selling counterfeit credit and debit cards. No trial date has been set. (*American Banker* [New York, New York], May 18, Barton Crockett, reporter).

- 9) Chemical Bank Suffers \$357,000 ATM Fraud Loss Due to Software Glitch - The merger of Manufacturers Hanover ATMs with the Chemical Bank ATM system on May 11 revealed a "bug" in the computer software, which "allowed customers who opened new accounts and received a temporary ATM card to obtain credit card cash advances where no credit linkage was ever established." One internal Chemical memo obtained by the *American Banker* stated that "974 fraudulent transactions occurred with a total dollar amount of approximately \$357,000," when Chemical ATM cardholders discovered they could withdraw cash without it being debited from their accounts.

Chemical is now trying to recover the fraudulently withdrawn cash from the customers who took it. The bank expects to recover much of the lost cash, because it has records of the cards used to initiate the transactions, and ATM photographs of the people using the issued cards. One of the memos leaked to the *American Banker* suggested that Chemical Bank employees also were initiating some of the bogus withdrawals. Chemical Bank reports having solved the ATM computer software problem that caused this security lapse. (*American Banker* [New York, New York], August 9, Matt Barthel, reporter).

- 10) Rhode Island Prison Inmates Use Phones to Con Cardholders of \$30,000. - Two inmates at the Rhode Island Adult Correctional Institution in Cranston used telephones inside the prison to gather credit card information and to defraud cardholders of \$30,000 last summer. Michael Tatro, 22, and John Tallo, 26, made collect phone calls - the only kind inmates are allowed to make - to an accomplice, Deborah Medieros, 22. She would patch them through to credit card customers, restaurants, and hotels. The telephone con men would represent themselves as credit card companies and attempt to obtain legitimate card numbers and cardholder's social security numbers. The con men would then call the credit card company, identify themselves as the customer and order a duplicate card to be sent to a commercial mail drop.

Medieros was hired to pick up the mail, and would use the illegal cards to withdraw cash from ATMs, which she would then deposit in the convicts' checking accounts. Police



investigating the case also recovered travelers checks, Rolex watches, and stereo and video equipment.

In some cases, the fraudsters called credit card customers and, greeting them as "preferred customers", offered them a prestigious "signature account" with special low interest rates. Other times they obtained credit card numbers by calling local restaurants and hotels saying, "We just had a hit on a stolen card, can you read us back your last number?". The case required a seven month investigation to reconstruct the paper trail of the credit card transactions. (*Providence [Rhode Island] Journal*, April 6, Tony DePaul, reporter).

- 11) 30 Conspirators Indicted in Detroit Fraud Scheme Using ATMs - On April 23, federal authorities indicted 30 metro Detroit area residents in a scheme in which they bilked Comerica, First of America Bank and Michigan National Bank of more than \$200,000 between March 1992 and January 1993. David Webb, 22, was identified as the ringleader of this group. Webb and his co-conspirators are charged with opening savings and checking accounts with deposits of either \$50 or \$100. Several days later, deposits of stolen, lost or account-closed checks would be made into these accounts, using ATMs. The ATMs were then tapped for cash withdrawals.

All 30 suspects are charged with bank fraud and conspiracy to commit bank fraud, which is punishable by up to 30 years in prison and a \$1,000,000 fine. Webb also was charged with counterfeiting, which carries a 15-year prison sentence and a \$250,000 fine upon conviction. Law enforcement authorities were tipped off to the scheme during telephone conversations with a convicted drug dealer, Joseph Stachowiak, 27, who is serving 5 years for cocaine trafficking. (*Detroit [Michigan] News and Free Press*, April 24, Hiawatha Bray, reporter; and [Mt. Clemens, Michigan] *Macomb Daily*, May 3, David Olejarz, reporter).

## **UNDERSTANDING AND COMBATTING ATM CRIME**

- 12) EFTA Announces Major Study of Consumer Attitudes on ATM Security - The Herndon, Virginia-based Electronic Funds Transfer Association (EFTA) has announced a major study, "Consumer Attitudes and Perceptions on Security at the ATM". More than 2500 telephone interviews will be conducted, asking consumers their opinions about the relative risk of using ATMs, compared to the perceived safety of other activities in public places.

Woelfel Research of Vienna, Virginia will be the contractor for the study. This survey intends to determine if consumers are concerned about using certain ATMs at various times of day, and will compare those levels of concern with concern about other daily activities such as waiting for a bus, using a pay phone, or shopping at a convenience store. The design of the survey was being finalized in meetings held during July and August. An accurate understanding of consumer perspectives on ATM security will assist the EFT industry and lawmakers in creating effective ATM security solutions, rather than reacting to specific ATM crime events.

Sponsors of the EFTA ATM security research project include : American Express, Bank of America, CIRRUS System, Citibank, Electronic Data Systems, InterBold, Internet, Money Access Service, NYCE Network, Service Centers Corporation, Star System, U.S. Bank, Visa International, and Wells Fargo Bank. (*Paperless Payments [Herdon, Virginia] July 1993*).

- 13) L.A. City Council Proposes ATMs in Police Stations - In the wake of the March 30 murder of Sherri Forman and her 12-week-old fetus, Los Angeles City Council Member Hal Bernson proposed a pilot program on April 27 to study the placement of publicly-accessible ATMs in two Los Angeles police stations, and to select a major bank to operate the ATMs. The proposal recommends the ATMs be placed in one inter-city police station, and in the Northridge police station.

The proposal drew quick support from Deputy LAPD Chief Mark Kroeker, "I think it's a splendid idea. What better place can you go to transact business than in the lobby of a police station. I'd also be pleased if more people came to the police station and just said hello." The council approved the proposal unanimously on May 4. The study is expected to take about 60 days.

The plan was conceived by Van Nuys judge Michael Luros, who made the suggestion in letters to several council members, L.A. Police Chief Willie Williams and others. Luros said he came up with the idea after reading recent newspaper accounts of robberies at ATMs. Willie Williams said, "I think it's a good idea. We had ATMs at several stations in the previous city where I was chief, in Philadelphia, and it worked out well." Tom Celebrezze, a spokesperson for the Security Committee of the California Bankers Association, said he is intrigued by the idea, but wonders how the city will decide which bank will be chosen to install the ATM.

(Editor's note: Four Los Angeles police stations already have ATMs in them placed there by the Los Angeles Police Credit Union, but they often are located in limited access areas, principally for use by officers and not the public. The Los Angeles Police Credit Union (818) 908-0318 has had a request before the City Council for 18 months to install four additional ATMs at LAPD stations. The L.A. Police Credit Union is eager to place and operate additional ATMs in L.A. police stations for public use.) ([Los Angeles] *Daily News*, April 28, Patrick McGreevy, reporter; May 8, David Bloom, reporter; *Los Angeles Times*; April 28, May 5, Hugo Martin, reporter; *San Diego Union-Tribune*, May 5, John Rofe, reporter).

- 14) Expansion of SAFEALERT E911 "Panic Button" System at ATMs to Include ATM Servicers - North American Communications Corporation (NACOM) of Ocean Springs, Mississippi has announced the expansion of its customer-activated E911 "panic button" system for ATM security to include ATM servicers. (see June 1992 *Newsletter*, Item #4, July/August *Newsletter*, Item #1 and October/November *Newsletter*, Item #2).

In its original configuration, an ATM customer pushing the SafeAlert "Police Emergency" button would activate an autodial phone line which would call the appropriate E911 dispatch center. In the one-way SafeAlert application, the dispatcher could listen in on the ATM customer and determine what kind of assistance was needed. In the two-way SafeAlert application, the dispatcher could both listen to and speak to the ATM customer.

In the new ATM security application, the "SAFEALERT II" would allow the autodial phone line at the ATM to be covertly activated by a wireless activator carried by ATM servicers in the form of either a wristwatch or pendant. When activated by an ATM servicer, the wristwatch or pendant would trigger the E911 autodial unit. The E911 dispatcher would then listen in (or in two-way applications talk with) the servicers at or around the ATM.

The "SafeAlert" II is also recommended for use inside bank lobbies, vaults or other potential sites for holding hostages. Since its introduction in November 1992, "SafeAlert" ATM-911 systems have been installed at financial institutions in nine states. For further information, contact Paul Gergen at (800) 723-3286.

- 15) SunTrust Describes Its Effective ATM Crime Prevention Program - About two years ago, SunTrust Banks Inc. was held liable in a civil suit for injuries sustained by a customer attacked at an ATM. Jurors blamed the bank for never warning customers that they faced risks when using the ATMs at night. The jury's verdict later was reversed on appeal, but the bank has responded to the jury's criticism.

SunTrust has developed a comprehensive ATM security program including:

- Warnings which were sent in customers' monthly statements about the risks they could face when using ATMs.
- Warnings which were also sent to commercial depositors about their risks when using night depositories.
- A certification program was begun that required all bank branches to meet lighting and shrubbery height standards for ATMs on their property.
- Branches were also required to keep photos on file of the ATM areas taken when they were last checked for lighting and landscaping.
- Security personnel or outside contractors had to conduct crime profiles of the ATM areas so the bank could alert customers when there has been more than one attack at these machines.

The SunTrust ATM security program is designed to insure a consistent effort to minimize the risk to ATM and night depository customers, as well as to provide proof in any future litigation that SunTrust has taken all reasonable measures to safeguard its customers.

The number of attacks on customers at ATMs has not decreased for SunTrust or other banks. However SunTrust has not lost a lawsuit in the two years since the enhanced ATM security program has been implemented. (*Business Insurance* [Chicago, Illinois] April 26, Dave Lenckus, reporter).

## **ATM SECURITY LEGISLATION**

- 16) Westchester County, New York Expects ATM Security Legislation by End of Year - According to Andrew Albanese, the majority leader of the Westchester County legislature, New York City - style ATM security legislation is expected in his county before the end of 1993. Albanese said, "We would like to give banks the opportunity to do this on a voluntary basis. But if the New York (City) legislation is any indication, banks aren't going to do anything unless they are forced to."

Westchester County is very close to New York City, and Albanese said a recent rash of ATM robberies in towns bordering New York City have prompted his sponsorship of this legislation. Albanese is chairman of a safety committee that will oversee hearings on the new ATM security legislation. He said the hearings are necessary, and the law is likely to be passed. Albanese would like to see a Westchester County law resemble New York City's requirement for video cameras, rear-view mirrors, better lighting, and

signage reminding ATM customers about safety precautions. Albanese was not certain if the ATM card-specific card reader requirement for entry into ATM vestibules would be included in the bill he plans to introduce. (*The American Banker*, July 28, Matt Barthel, reporter).

- 17) Philadelphia Council Members Begin Inquiries on ATM Security Law - Two Philadelphia City Council members have made inquiries about drafting a city ATM ordinance in the wake of the 1991 murder of Richard Barbour, Jr. by 18-year-old Yerodeen "Stinkman" Williams who claimed to be following orders from a drug dealer to commit the murder/robbery. Williams was convicted of second degree murder last year and sentenced to life in prison without parole.

Council member Joseph Vignola, whose district includes the location of the Barber homicide, and council member Thatcher Longstreth have met with representatives of Philadelphia's largest banks, including CoreStates Financial Corp, PNC Bank, Fidelity Bank, Mellon Bank and Meridian Bankcorp and have heard arguments that banks have taken the proper steps to insure safety, and that the murder of Barbour in the Society Hill neighborhood was in anomaly. The five largest Philadelphia banks reported that in 1992, ten crimes were committed at the cash machines they run. These 332 machines perform \$2.8 million in cash transactions each month.

Council member Vignola's office said he was persuaded by the banks' argument, and has decided not to draft rules on ATM safety. However Longstreth has not ruled out introducing an ATM security bill during the next few months. Longstreth is not sure what his bill would require, but said he does not want to burden local banks with unneeded costs. A top Longstreth aide said, "Even if we get better lighting, we would get something." Longstreth agreed, "That's the key phrase - to get something." (*Philadelphia [Pennsylvania] Business Journal*, May 17, Andrew Lehren, reporter).

- 18) "Dark Skies Ambiance" of Rancho Santa Fe Will Yield to California ATM Lighting Law - The Association covenant of the exclusive village of Rancho Santa Fe, California is in conflict with the California ATM security law which sets standards for minimum lighting at all 24-hour available ATMs (see December 1992 *Newsletter*, Item #6). In order to maintain its "dark skies ambiance", Rancho Santa Fe currently allows only 150 watts for outdoor commercial lighting. This is far less than needed to illuminate 24 hour-available ATMs according to California state ATM security law (AB 244) requirements.

On April 3, Rancho Santa Fe Association board members voted unanimously to allow increased lighting at the village's ATMs. Financial institutions must hire a lighting engineer to determine the minimum amount of light necessary to meet state requirements. The engineer's design will be submitted to the Association's art jury, which must approve the design's aesthetics before upgrades in ATM lighting can be made. (*San Diego [California] Union-Tribune*, April 3rd).

- 19) California Banks' Awareness of and Compliance with State ATM Security Law Challenged - Critics of California's statewide ATM security law have argued the law is "toothless" because there are no penalties for non-compliance, and that many banks have never even heard of the state law.

California's pioneering state ATM security law, AB 244, requires existing ATMs to be in compliance with its lighting, visibility and customer education standards by July 1, 1993. Critics of the law argue that it is "toothless" because there are no penalties to banks for



noncompliance with the law. Bill Wipprecht, chairperson of the California Bankers Association Security Committee replied, "The penalty is the industry standard for liability. If banks don't comply, it will be held against them in a court of law." In addition, an aide to the law's sponsor, Senator Charles Calderon, said penalties for noncompliance may be included in a section of the state financial code pertaining to unsafe and injurious banking practices. That statute gives the state superintendent of banking authority to suspend officers of any bank not complying with state laws.

Critics of the law further argue that many financial institutions are unaware of the requirements of the law. Bruce Ramm, a member of the California Crime Prevention Officers Association said he has talked to numerous bank branch officers who say they have never heard of the state law. Both the California Bankers Association, and the California League of Savings Institutions stated that their members have been notified of the requirements of the law.

The Santa Ana Police Department is planning to measure lighting at all 24 hour-available ATMs in its jurisdiction. The Santa Ana Police Department sent notices to the affected 60-plus financial institutions in both January and April 1993 reminding them of the July 1, 1993 deadline for stronger lighting standards at ATMs. Lt. Robert Helton, executive officer to Santa Ana's Chief of Police said, "Several lending institutions called us and said they never heard of Assembly Bill 244." Thus far, 75% of Santa Ana financial institutions have called to set up an appointment to have their ATM lighting tested by police. The remaining 25% will have their lighting measured by police at will. Financial institutions not in compliance with AB 244 will be cited for violation of the financial code and might ultimately be taken to court.

LAPD Detective Sergeant Ray Hernandez said the issue of ATM crime is blown out of proportion by the media. He said over any three-month period there are about one thousand robberies in L.A., and at most only 60 of those are ATM robberies. The LAPD, which has been tracking the number of ATM robberies in the city since December 1992, said ATM robberies average about 15 to 20 per month. (*Los Angeles Business Journal*, May 17, Bobbi Nodell, reporter).

## **ATM SECURITY LITIGATION**

- 20) Wells Fargo Settles Lawsuit by Widow of L.A. Driveup ATM Homicide Victim - Sally Weber and her two young children brought suit against Wells Fargo Bank for the August 1989 murder of her husband Jerome Weber while trying to withdrawal \$40 from a Wells Fargo driveup ATM in Los Angeles. The wrongful death suit was settled for an undisclosed sum. Other terms of the settlement also were not made public by mutual agreement.

Sally Weber said, "The banks have a long, long way to go (with regard to ATM security)". She still uses ATMs, but "only inside markets, or inside a bank. I never use them outside." Sally Weber said she planned to use the settlement money to help set up a group home for disabled Jewish young adults. Her husband Jerome Weber was founder and director of the Council on Jewish Life of the Jewish Federation Council. (*Los Angeles Times*, April 16, Penelope McMillan, reporter).

- 21) Nevada Woman Sues Bank of America over \$5,000 ATM Error - In Her Favor - Joyce Schertz filed suit May 11 in Washoe District Court against Bank of America Nevada in connection with an April 19, 1990 ATM transaction which resulted in her bank statement showing \$5,000 extra in her account. Schertz told bank officials twice about the error, and was told the money was hers to spend, according to a Nevada Supreme Court



opinion. Schertz did spend the money, but several months later the bank (then Valley Bank) demanded the money back. When Schertz could only offer payment by installments, the bank asked the Washoe County District Attorney's office to prosecute.

Shertz pleaded no contest to charges of conspiracy to obtain money by false pretenses and received probation. After paying restitution, Shertz tried to withdraw her plea. The Nevada Supreme Court ultimately withdrew her plea and dismissed the criminal charge.

In an April 2 opinion, Nevada Supreme Court Justice Charles Springer wrote, "How she was treated by Valley Bank and the Washoe County District Attorney's Office, has a Kafka-esque quality to it. If there is any crime committed in this case, it is by Valley Bank and its agents."

The lawsuit seeks damages for abuse of process, malicious prosecution, defamation, false imprisonment, civil racketeering and intentional infliction of emotional distress. A Bank of America spokesperson said he could not comment on the lawsuit because the bank had not yet seen a copy of it. (*Reno [Nevada] Gazette Journal*, Steve Timko, reporter).

## **BURGLARY AND VANDALISM OF ATMS**

- 22) Burglary Attempt at Connecticut Driveup ATM - In the early morning hours of Thursday April 29, an attempted burglary at a driveup ATM at the Fleet Bank in Old Lyme, Connecticut occurred. No cash was lost. Bank workers noticed the attempt when they arrived for work in the morning. Police are investigating. ([Old Saybrook, Connecticut] *Pictorial Gazette*, May 11, Michelle Moran, reporter).

- 23) Fifteen-Year-Old Captured in Service Room of Free-Standing Virginia ATM - About 4:30 a.m. on Monday May 10, Sheriff's Deputies responded to an alarm at a free-standing Crestar ATM in Collinsville, Virginia. A 15-year-old boy had pried off a vent, entered, and was hiding inside the ATM servicing room. The youth was charged with burglary and attempted grand larceny. No cash was lost. The teenager's name is being withheld, and he was confined in the juvenile detention facility nearby. (*Martinsville [Virginia] Bulletin*, May 10, front page story).

- 24) Fifteen-Year Employee of Michigan Bank and Her Brother Convicted in \$45,110 ATM Theft - Cheryl Randall, 35, a fifteen-year employee of NBD Bank in Grand Blanc Township, Michigan and her brother Richard Calahan, 33, were charged with breaking into and stealing \$45,110 cash from the NBD branch ATM.

Randall had quit her employment about one month before the November 1992 burglary (See October/November 1992 *Newsletter*, Item # 33). Randall pleaded guilty in a plea bargain which included her testimony against her brother at trial, and could receive up to 2 1/2 years in prison. Calahan recently was convicted in a jury trial of burglary, larceny, and possession of stolen bank money, and could receive 20 years in prison. (*Flint [Michigan] Journal*, May 18, Dan Shriner, reporter).

- 25) Three Texas ATMs Burglarized Over Weekend: Police Suspect Insider - Someone very familiar with the operations of automatic teller machines burglarized three Texas ATMs over the weekend of April 10 and 11. One burglarized ATM was located at Southwest Bank in Burleson; one was located at the Bank of Crowley driveup lanes, the third burglarized ATM was located on McCart Street in Fort Worth. The Burleson and Crowley ATMs were burglarized of approximately \$20,000 each, according to police.

The thefts were discovered when a "low cash" alarm was received at the Southwest Bank control center in Fort Worth. Responding servicemen found stacked and cut newspaper in the ATM cash cassette trays designed to delay the automatic machine alarm indicating the cassettes were low on cash.

The thief had a key to open the back of the burglarized ATMs, and a thorough knowledge of how the machines worked. There were no signs of forced entry on any of the three burglarized machines. Police believe the burglar(s) entered the rear access door of the service area by using a key. Two bank employees are listed as suspects. (*Burleson [Texas] Star*, April 12).

## **THEFT OF ENTIRE ATM MACHINES**

- 26) Des Moines, Iowa ATM Dragged Away from Bank, Partially Looted and Found in Stolen Van the Next Day - About 2:15 a.m. on Thursday May 27, thieves dragged a half-ton ATM out of the Wakonda branch of Brenton Bank in Des Moines, Iowa. The thieves apparently hooked a chain or cable to the ATM in a 24-hour accessible bank lobby and dragged out the ATM with a vehicle. The door was dragged across the parking lot, leaving marks. A plate glass window buckled as the ATM bounced out of the building. The severing of communication wires to the ATM did not sound any alarms, police said. The stolen ATM was outfitted with a camera, which may have photographed the theft. The camera was taken with the ATM, but the film or tape was stored elsewhere.

Police recovered the stolen ATM inside a stolen van about 7:45 a.m. the next day. The van had been stolen from a Ford dealership about 3 hours before the ATM was dragged from the bank. The thieves had cut a hole in the top of the machine and had taken money out of the top cash cassette, but they apparently were unable to get into a lower cash cassette or into a compartment where deposits are received. A Brenton Bank official said the machines usually contain 2 denominations of cash -- \$20 bills and \$5 bills. Some of the \$5 bills in the stolen ATM were recovered and the estimated cash loss was less than \$7,000. (*Des Moines [Iowa] Register*, May 28, Tom Alex, reporter, and May 29; *USA Today* [Washington, DC] May 28).

- 27) Teenagers Arrested in Insider Theft of Colorado ATM - Two teenage Parker, Colorado men were arrested April 21 in connection with the theft of a 950-pound ATM from a Conoco station in Parker. Rosario Sandoval, 19, and Daniel Klak, 18, were arrested after stealing the ATM and reporting it as a robbery. A Douglas County Sheriff's deputy said, "The clerk, a friend of his and two other unidentified people-one of whom is a juvenile-decided that they were going to steal the ATM machine and fake the robbery. They took the ATM machine in the clerk's car to a field east of their residence and then in the morning returned to the machine and attempted to break into it. They did extensive damage to the machine but were unable to get to the money vault."

Sandoval, the clerk at the Conoco station who reported the crime, told police that somebody had come into the store with a shotgun and had taken the ATM machine. He told officers he had been hit in the face with the butt of the shotgun or the fist of the person holding the gun.

Police said, "We suspected (that he was involved) right at the time because the injuries that he sustained did not fit the injuries that he should have received based on the story. We started investigation on him immediately." Both Sandoval and Klak are being held in Douglas County jail in lieu of \$10,000 bond. ([Castle Rock, Colorado] *News-Press*, April 24, Laurie High, reporter).

- 28) Broken Chain Sends Stolen ATM Tumbling Through Window of California Jack-in-the-Box Restaurant - About 4:50 a.m. on Sunday May 2, burglars knocked out a wall at a Stockton, California Golden 1 Credit Union, chained an ATM to a truck and dragged it some distance before the chain broke and the ATM tumbled away and broke a window at a Jack-in-the-Box restaurant.

The burglars began their crime by stealing a flatbed truck and a 1-ton pickup truck from a rental store earlier the same day. They drove to the Golden 1 Credit Union and backed the flatbed truck through the front wall of the bank. The force of the collision completely knocked down the front wall of the building and pushed the ATM six feet back into the bank. The burglars then attached the ATM to the pickup truck by wrapping a large chain around it. They drove off some distance, but the chain broke, sending the ATM safe tumbling into a nearby Jack-in-the-Box restaurant, where it broke a window. The suspects then abandoned the two trucks and fled. Police are asking citizens for information about the crime. (*Stockton [California] Record*, May 3).

### **VANDALISM TO ATM MACHINES**

- 29) Angry New York Man With Wooden Leg Beats ATM With His Cane and Causes "Heavy Damage" - About 11 p.m. on Wednesday May 12, James Murray, 34, of Yorktown, New York went to an ATM at First Nationwide Savings Bank. He twice attempted to get cash from the machine and after the second try, the ATM kept his bank card.

Murray became "enraged" by the machine's functioning and "repeatedly hit the ATM with his cane", causing more than \$10,500 in damages. Police investigators discovered Murray was the last person to use the machine before it was broken, and he was arrested. He was being held in jail on \$5,000 bail. (Carmel, New York] *Putman County Courier*, May 26, Eric Gross, reporter).

- 30) Pennsylvania MAC ATM Hit With 9 Splat Balls - Late at night on Wednesday May 12, the CoreStates Bank MAC machine in Ardmore, Pennsylvania was hit with 7 yellow splat balls and 2 blue ones. Bank security officials said they are trying to obtain the videotape from the MAC machine to see if that might help identify the paint gun-shooting vandals. ([Ardmore, Pennsylvania] *Main Line Times*, May 13, Kathy O'Loughlin, reporter).

- 31) California Vandal Beats Victorville ATM with "The Club" - On Saturday May 8, a vandal beat the ATM at the Victorville branch of Desert Community Bank with "The Club", a device used to thwart car thieves. Witnesses as well as bank surveillance equipment identified the culprit, according to bank officials. Damage to the machine was in the thousands of dollars, but no money was lost from the ATM. The man who damaged the ATM said he did so to "make certain no one else put their card in." He admitted it was not the proper way to resolve a problem. ([Hesperia, California] *Victor Valley Living*, May 21).

### **ATTACKS ON ATM SERVICE TEAMS**

- 32) South Carolina Men Plead Guilty to Multiple ATM Service Team Robberies - On April 21, Donald Richard Miller, 26, of Irmo, South Carolina pleaded guilty to robbing The First Savings Bank ATM in Greer, South Carolina on August 27, 1991. In that incident, a gunman robbed two bank employees who were servicing the ATM, demanding cash and customer's deposits as he held a semi-automatic pistol to one woman's head. He later fled on foot with about \$36,000.

Miller also pleaded guilty to taking about \$9,000 from a BankSouth ATM in Athens, Georgia December 2, 1991; and nearly \$20,000 from SouthTrust Bank in Montgomery, Alabama on January 16, 1992. Miller previously had pleaded guilty to robbing an NCNB ATM service team in Spartanburg, South Carolina on March 26, 1991. In that incident, two men in a car robbed the Spartanburg NCNB Bank ATM as employees were servicing it, however they came away with no cash after taking an empty bank bag from a teller. Miller also previously pleaded guilty to robbing a South Carolina National Bank branch in Charleston in November of 1991.

In October 1992, two other Midlands, South Carolina men pleaded guilty to other ATM service team robberies. Brian Williams, 25, of Columbia pleaded guilty to being an accomplice in the Greer, South Carolina First Savings Bank ATM robbery on August 27, 1991 and to being an accomplice in a South Carolina National Bank branch robbery in Columbia in April 1991.

Brian Williams and Daniel Fortune, 27, of Columbia also pleaded guilty to robbing a South Carolina National Bank branch in Charleston in November 1991. ([Greenville, South Carolina] *News*, April 22, Matthew Bodman, reporter).

- 33) Wells Fargo Armored ATM Servicer Injured in Phoenix Attack - About 8 a.m. on Thursday April 1, a Wells Fargo Armored Service employee in Phoenix, Arizona was pistol-whipped by two masked men who took an undetermined amount of money. The servicer was not seriously injured at the Bank of America ATM. The robbers fled in a dark blue pickup truck. Wells Fargo is offering a reward of up to \$10,000 for information leading to the arrest of the robbers. ([Phoenix], *Arizona Republic*, April 2).
- 34) Two Marines Plus Three Others Attempt Robbery of ATM Service Team in San Bernardino - Friday afternoon, May 14 at the San Bernardino County Credit Union, two employees of the ATM manufacturer were preparing to supply the Credit Union's ATM with cash for the weekend, when two armed men wearing ski masks approached and made a robbery demand. The robbers left after being told the servicers had no cash on them.

Using information from witnesses, the California Highway Patrol and Sheriff's Deputies stopped two vehicles containing five suspects. Douglas Smith, 22, and Andre Washington, 19, were arrested and are Marines stationed at the Twentynine Palms Marine Corps Training Station. Randy Adrede, 20, of San Diego and an unidentified juvenile from San Diego also were arrested, along with a Riverside woman. ([San Bernardino, California] *Sun*, May 16; [Riverside, California] *Press-Enterprise*, May 16).

### **THEFT OF CASH BY SERVICE TEAM MEMBERS**

- 35) Massachusetts Wells Fargo ATM Servicer Arrested for \$380 Cash Theft - About 3 p.m. on Tuesday, April 20, a Wells Fargo employee found \$380 in the coffee break room of the Greenwood Massachusetts branch of Wells Fargo and immediately reported it to a supervisor, who in turn called police. The Wells Fargo supervisor determined the last person to use the break room was Fernando Martins, 22, an ATM specialist with the company. The cash is believed to have been stolen from various ATMs serviced by Martins. (*Wakefield* [Massachusetts] *Daily Item*, April 21, front page story).



- 36) New York ATM Servicer, Winner of Lottery \$1000 A Week for Life, Pleads Guilty to Theft of \$24,120 from Bookstore ATM - In early April Gary F. Lashomb, 47, pleaded guilty to third degree grand larceny in connection with a June 24 robbery of \$24,120 in \$20 bills from a New York Cash Exchange ATM at the SUNY Plattsburgh Bookstore (see July/August 1992 *Newsletter*, Item # 18).

Lashomb had been employed as an American Armored Car Service employee in Rochester, New York until the time of the theft. The theft was not discovered for a week. There was no forced entry into the machine, which led police to believe that the machine was opened and the cash taken by someone who had keys to the ATM. Lashomb was a suspect because he was spending more money than a man in his position should have been.

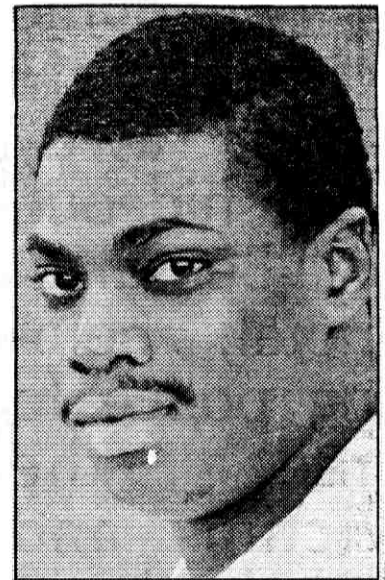
In March 1977, Lashomb won the lottery and was awarded \$1000 a week for life. Officials said he will continue to receive the lottery winnings, even though he has pleaded guilty to a felony. ([Plattsburg, New York] *Press-Republican*, April 7, Sue Botsford, reporter).

### **ATM CAMERA SUCCESS STORIES**

- 37) New Jersey Robber, Carjacker and ATM Thief Caught by ATM Camera and Given 30 Years in Prison - On April 30, Earl Dion Lester, 23, was sentenced to 30 years in prison, 15 of which must be served without parole in connection with a November 12, 1991 robbery/carjacking and abduction. Lester confronted Lynn Eisenberg, 39, as she was unloading bags from her car in driveway of her home. Lester knocked off her glasses and grabbed her purse, which contained \$15. Apparently unsatisfied with that amount of money, he forced Eisenberg into the trunk of her car and drove her car away. Lester demanded her ATM PIN and she gave it to him. He then drove to the United Savings Bank in Ewing, New Jersey, and in 6 transactions withdrew \$470 from her checking account.

When Eisenberg complained that she hurt her knee, apparently in the struggle with Lester, he drove her to a nearby hospital, where he stopped in the middle of the road and let her out. He then abandoned the car and ran away. When police found the car, they also found several ATM transaction receipts which gave them the locations and times of the forced withdrawals.

Lester was arrested after police identified him from ATM surveillance camera photos. ([Trenton, New Jersey] *Times*, May 1, Michael Booth, reporter).



**EARL LESTER:**

- 38) ATM Videotape Leads to Arrest of Two Involved in Suburban Chicago Abduction, Carjacking/Stabbing and Forced ATM Withdrawal - On April 11, a 22-year-old Woodridge man, David Merrit, and a woman who lives with him, Tilsa Wright, 24, were charged in connection with the March 24 abduction of a 30-year-old woman from a parking lot adjacent to the suburban Chicago Oakbrook Center shopping mall and holding her at knife point for three hours as he drove around and withdrew cash from her checking account at three different ATMs.



Merrit allegedly confronted the woman, who was leaving the mall at 7:30 p.m. and forced her into her car. The victim was made to lie down in the front seat of the automobile with her head in Merrit's lap while he drove to two Bolingbrook banks, and a third bank in Evergreen Park. Merrit removed about \$750 from the woman's account, and stabbed her in the thigh during the course of the abduction, carjacking, and forced ATM withdrawals.

Merrit was recognized from an ATM camera video that was taken at a driveup ATM at Standard Bank of Evergreen Park. The FBI and Secret Service offered assistance in enhancing the videotaped image. Both Merrit and Wright were identified from the ATM camera. Bond for Merrit was set at \$1,000,000. Wright's bond was set at \$50,000. Both were still being held at the DuPage County Jail. ([Arlington Heights, Illinois] *Daily Herald*, April 12, Mike Burke, reporter; and April 13, Alex Rodriguez, reporter, front page story).



**David Merritt**

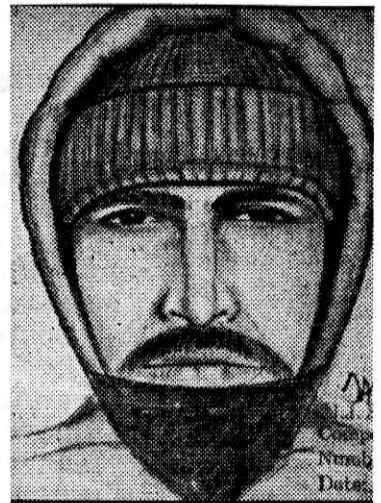


**Tillisa Wright**

## **IN THE NORTHEAST**

- 39) "Computer Glitch" Allows New Hampshire Teenager to Overdraw ATM Accounts by \$2,000 - A Nashua man, Michael Moore, 19, was arrested April 28 for using his Bank of New Hampshire ATM card to overdraw his account by about \$2,000. Moore allegedly made 15 overwithdrawals during October and November 1992, due to a "computer glitch". ([Nashua, New Hampshire], *Telegraph*, April 29).
- 40) Knife-Wielding Robber Takes \$240 from Norwalk, Connecticut Man - About 5:50 p.m. on Friday May 14, a Norwalk man was robbed of \$240 in cash outside an ATM at the People's Bank in Norwalk, Connecticut. After withdrawing the cash, the victim was confronted by a knife-wielding robber who demanded the money. The robber threatened to cut the victim's throat if he didn't comply. The victim turned over the cash and the robber left. The victim was unhurt. ([Norwalk, Connecticut] *Hour*, May 15, Paul Gough, reporter).
- 41) Boston Merchant Fights to Save \$10,000 Deposit, but Loses to Armed Robber - About 3:55 p.m. Sunday afternoon May 9, Al Lanzilli, 55, who owns a gas station and convenience store across the street from East Boston Savings Bank, attempted to deposit about \$10,000 - the weekend's receipts from his businesses. As Lanzilli entered the bank's foyer where there is an ATM and an after-hours deposit box, a white male in his 30's slipped in before the door closed, struck Lanzilli in the shoulder and grabbed the deposit bag. Lanzilli struggled with the robber inside the vestibule and then tackled him on the sidewalk as the thief tried to flee. The robber then pointed a .38 caliber revolver at Lanzilli's face, and Lanzilli let him go. The robber escaped in a late model Ford driven by another white male in his 30's. (*Boston* [Massachusetts], *Herald*, May 11).
- 42) Massachusetts Man Leaving ATM Grabbed by Four Thugs and Robbed - A man was leaving the BayBank ATM vestibule in Lawrence, Massachusetts on the evening of Monday, May 24 when four men grabbed him from behind and threw him to the ground. The robbers took the victim's wallet, containing credit cards and personal papers, and ran away. No further details were available. ([Lawrence, Massachusetts], *Eagle Tribune*, May 25).

- 43) Bumbling Massachusetts ATM Robber Pleads Innocent - About 8:10 p.m. on Saturday March 6, two women, 18 and 19 years old, were at a BayBank ATM in Methuen, Massachusetts, when a red Toyota came along side of them and a man, alleged to be Pablito Rentas jumped out, and brandished a large kitchen knife. Rentas demanded their money, and received just \$14, because the women had made a deposit at the ATM and not a withdrawal. Rentas then demanded their gold chains and rings. The victimized women jotted down the registration of the robber's car, and one of the women quickly called the police on a cellular telephone. The car had been stolen two days earlier from Lowell, Massachusetts. Rentas was quickly caught by police, and pleaded not guilty to two armed robbery charges on May 26. ([Lawrence, Massachusetts], *Eagle-Tribune*, May 27).
- 44) New York Rabbi Robbed and Beaten at ATM - About 8 a.m. on Friday April 2, Eliezer Rubin, 32, a New York rabbi at an Upper East Side synagogue, was withdrawing money at a Chemical Bank ATM at 90th Street and 3rd Avenue when he was jumped from behind. The mugger beat the rabbi's face so badly that it required surgery to repair it, his family said. The robber stole the rabbi's wallet, credit cards, and drivers license but got no money. (*New York Post*, April 3, Cathy Burke, reporter).
- 45) Brooklyn ATM Robber Nets \$1200 in Daytime Attack - About 11:15 a.m. on Friday April 16, A 32-year-old woman reported to police that while she was withdrawing cash from an ATM at a Citibank branch, a man approached her from behind, stuck an unknown object in her side and said, "Give me your money!". The victim said she withdrew the money - totaling \$1200 -and the man requested more cash. He took her at gunpoint to the bank's ATM telephone and told her to ask for more money. The frightened woman turned to the robber and said she had no more money in her account, at which time he turned and fled out the door. Police are seeking information. (*Canarsie Courier* [Brooklyn, New York], April 22, Charles Rogers, reporter).
- 46) Jersey City ATM Robber and Rapist Sought By Police - About 10:25 p.m., on February 25, a 43-year-old Jersey City woman was leaving a mass transit station when she was approached by a man with a knife who demanded money. The woman responded she had only \$10, and the robber replied it wasn't enough. The woman said she would go to the nearby bank, Midlantic National, to withdraw additional cash. After leaving the bank, the woman was taken to an abandoned building where she was forced to perform sex acts before being raped. Police released a sketch of the assailant (pictured at right), who is described as a Hispanic male in his mid-20's. Police are seeking information about the offender in this two-hour attack. (*Jersey Journal* [Jersey City, New Jersey], April 7, Stan Easong, reporter).
- 47) New Jersey Driveup ATM is Site of Second Carjacking and Robbery in One Week - Just before midnight on Thursday April 1, two women, aged 22 and 20, were withdrawing money from a Maplewood, New Jersey driveup ATM when two men approached their car and pulled a gun. The men forced the victims into the back seat of their car and drove them around the corner. The men then robbed the women and drove off in their car, which was found a few blocks away. This was the second time in



Rape suspect still at large

one week that a carjacking and robbery originated near an ATM in Maplewood. ([Maplewood, New Jersey] *News-Record*, April 8, David Patton, reporter).

- 48) New Jersey Man Robbed of \$150 at ATM - About 10:20 p.m. Saturday April 10, a 34-year-old man had withdrawn \$150 from the Chemical Bank ATM in Woodbridge, New Jersey when a man wearing a red ski mask approached and pointed a handgun at him. Police said the masked man demanded, "Give me your money", and the victim turned over \$150 to the robber, who fled on foot. ([Woodbridge, New Jersey] *News Tribune*, April 13, Deborah Priante, reporter).
- 49) New Jersey Woman Refuses to Give Ring to Frustrated ATM Robber - On February 4, 1992, Jennifer Van Vort had just returned to her car after withdrawing money from an ATM when a man opened the driver's side door of her car, and began demanding her possessions. Van Vort handed over the \$40 she had just withdrawn from the ATM, plus the \$9 in her pocket, but repeatedly refused to hand over her diamond engagement ring. At one point the robber, alleged to be Rodney Key, 30, hit her with the gun, demanded her ring and said, "You're crazy, you're not worth shooting!". He then walked away. The prosecutor in this case called Key, "Hudson County's most frustrated robber." Van Vort was able pick Key's photo out of 150 mug shots shown to her the following day. ([Jersey City, New Jersey] *Jersey Journal*, April 29, Patricia Scott, reporter).
- 50) New Jersey Teen Pleads Guilty to Eight Armed Robberies at ATMs and Gas Stations - Rashond Smith pleaded guilty to eight armed robberies and attempted armed robberies between August and October of last year, when he was 17 years old. Smith admitted his part in the robberies which began August 14 at a bank in Franklin Township, New Jersey when he and an accomplice brandished a shotgun and unsuccessfully tried to rob a man withdrawing money from an ATM. As a condition of the plea bargain, Smith is to testify against a juvenile co-defendant. Under the plea bargain, Smith could be sentenced to serve 10 years of a 20-year sentence without parole. ([Newark, New Jersey] *Star-Ledger*, May 4).
- 51) New Jersey Police Seek Man Believed Involved in Eight Driveup ATM Carjackings - Police in Newark and Irvington, New Jersey are investigating a series of eight armed robberies and carjackings that originated at ATMs, in which two victims were shot, and all eight victims had their cars stolen. All eight robberies occurred at branches of the same bank in the two municipalities after 5 p.m. One of the victims was shot in the head during a struggle, but survived.

When the victims were getting money at the driveup ATMs, one suspect would approach them with a gun and demand they withdraw more cash. A second suspect would then get in the victim's car and the two robbers would pull the victim out of the automobile. All vehicles were later recovered. The Newark robberies occurred on November 28, March 26, and two on April 18. Police released a composite sketch of the principle suspect (see illustration at right). ([Newark, New Jersey] *Star-Ledger*, May 5, Barry Carter, reporter).



Sketch of suspect



- 52) Pennsylvania Woman Steals Three ATM Cards from Mail Boxes, and \$2650 Via ATMs - Penny Henderson, 29, of Havertown, Pennsylvania turned herself in to police on March 29 in connection with the theft of three cash cards from mailboxes belonging to tenants living in an apartment building where Henderson herself was a tenant at the time of the thefts. She allegedly used the three cards on 26 occasions to withdraw a total of \$2650. The fraudulent withdrawals took place between September 24 and October 26 at several bank and off-premises ATMs. One of the alleged victims suspected Henderson and provided information to police investigators. ([Havertown, Pennsylvania] *News of Delaware County*, April 7, David Bjorkgren, reporter).
- 53) Pennsylvania Woman Robbed Of \$200 at ATM - About 3 a.m. on Sunday April 4, a 27-year-old Philadelphia woman was making a cash withdrawal at a MAC ATM when she was approached by a man with a knife. The woman turned over her \$200, and the suspect fled in a white Camaro. ([Jenkintown, Pennsylvania] *Times Chronicle*, April 7).
- 54) \$3000 in Fraudulent ATM Deposits and Withdrawals Reported in Clarion, Pennsylvania - In a cryptic report, \$3000 in cash was taken from Integra Bank ATMs in Clarion, Pennsylvania between April 2 and 5 after fraudulent deposits were made at the ATMs. ([Oil City, Pennsylvania] *Derrick*, April 10, front page story).
- 55) Fifth Carjacking and ATM Robbery Reported in Pennsylvania Township - About 2:30 a.m. on Monday April 19, a 25-year-old man had just withdrawn \$50 from a CoreStates Bank ATM and had gotten into his car when one of two robbers told him to get out of his car. One robber was armed with a 9 mm automatic, the second with a revolver. The victim complied, gave the robbers his cash and unsuccessfully attempted to withdraw an additional \$300 from the ATM. The victim then ran from the area, and the suspects drove away in his car, a 1991 Geo Storm. This incident was the fifth time in recent weeks that a person was robbed outside of an ATM in Cheltenham Township, Pennsylvania. ([Jenkintown, Pennsylvania], *Times Chronicle*, April 28).
- 56) Unable to Repay \$306 Stolen with Empty Envelope Deposits, Pennsylvania Man is Sentenced to Six Months in Jail - On July 19 and 20, Kenneth Compton of Easton, Pennsylvania made two empty envelope deposits, for \$387 and \$1000, at First Valley Bank in Bangor. His account was immediately credited with the deposits, and he withdrew \$306 in several small ATM withdrawals. When the bank discovered the problem, they sent Compton a letter asking him to repay the money or face criminal prosecution. Compton refused, has been in jail for about two months and was unable to repay the stolen money. Compton was sentenced to six months to one year in jail, and was also ordered to make full restitution to First Valley Bank. ([Easton, Pennsylvania] *Express Times*, April 16).
- 57) Allentown ATM Customer Knees Masked ATM Robber and Escapes Without Losing Cash - About 12:30 a.m. on Tuesday, May 4, a masked robber tried to steal cash from a man at a Meridan Bank ATM in Allentown, Pennsylvania. The uncooperative victim knelt the robber, who then fled on foot without getting any cash. The victim was not injured. ([Allentown, Pennsylvania] *Morning Call*, May 5).
- 58) Erie, Pennsylvania Man Charged with \$400 in Fraudulent ATM Withdrawals - On May 3 an Erie Pennsylvania man, Matthew Green, 29, was charged with making \$400 in fraudulent withdrawals from his bank account via an ATM. The withdrawals allegedly were made on April 17 and 18, when Green made at least 15 attempts to withdraw more cash than was in his account, before getting the \$400. Police said Green told them he

had lost his ATM card and he believes someone else made the withdrawals. Police said Green was photographed by several of the ATMs' cameras making the transaction. (*Erie [Pennsylvania] Daily Times*, May 6).

- 59) Two Delaware Men Charged in \$5160 Stolen ATM Card Withdrawals - Two Delaware men were charged April 16 in connection with ATM cash withdrawals on stolen credit cards. Joshua Wiggins, 18, allegedly made \$4300 worth of unauthorized withdrawals on a stolen credit card in February and March of 1993. Wiggins was released on \$7300 bail. Edward Millett, Jr., 25, is charged with the theft of a credit card and 18 unauthorized withdrawals valued at \$860. Millett was released on \$9500 bond. ([Lewes, Delaware] *Daily Whale*, April 17).
- 60) Delaware Home Invasion Robber Hits Two Woman, Rapes One, Is Photographed Using Stolen ATM Card - About 9:30 p.m. on Wednesday, May 12, a man broke into the home of a 70-year-old woman in Clamont, Delaware, tied her up and demanded money. The robber removed cash and an ATM card from her purse, and demanded to know her PIN number. He then waited for her 53-year-old female roommate to arrive home from work.

When the second woman arrived, the robber grabbed her and ordered her to disrobe and sexually assaulted her. He demanded money from the second woman and tied her up. The robber returned a short time later, said the PIN number didn't work, and sexually assaulted the 53-year-old woman a second time. Police have ATM camera photos of the man, and are seeking information about the attacker. ([Wilmington, Delaware] *News Journal*, May 14, Ann Manser, reporter).

## IN THE SOUTH

- 61) Stolen ATM Card Used Instantly for \$360 Withdrawal - Between 7 a.m. and 3 p.m. on Thursday April 8, a First National Bank ATM card was stolen in Long Reach, Maryland. It was immediately used to withdraw \$360 from the cardholder's account. No further details were available. ([Baltimore, Maryland] *Sun*, April 20).
- 62) Maryland Man Robbed by Thief Requesting Help with ATM - About 10:20 p.m. on Saturday April 24, a Washington man leaving an ATM in Temple Hills, Maryland was confronted by a robber who pretended to need help with the machine. The victim gave the robber money after the robber claimed to be armed with a 9 mm handgun. No further details were available. ([Lanham, Maryland] *Prince George's Journal*, April 26)
- 63) Maryland Woman Victim of Friday Afternoon ATM Robbery - About 2 p.m. on Friday May 21, a woman was robbed at gunpoint at an ATM in Hagerstown, Maryland. The robber then fled in a car with Florida tags, possibly driven by a woman. No further information was available. ([Hagerstown, Maryland] *Herald-Mail*, May 22).
- 64) D.C. Area Man Robbed Near Metro Station ATM - About 2:43 p.m. on Friday May 21, a 32-year-old Rockville man had withdrawn money from an ATM at the Bethesda Metro Station and was walking toward the street when a car stopped. The passenger got out, grabbed the man and took his money. The two robbers then fled in their yellow Ford Torino. ([Rockville, Maryland] *Montgomery Journal*, May 26).
- 65) 76-Year-Old Virginia Man Robbed - About 6 a.m. Wednesday April 7, a 76-year-old Dale City, Virginia man told police he saw a man hanging around the NationsBank ATM in Dale City. The man withdrew cash and then the suspect walked up to him, showed a



gun and demanded money. The victim gave the robber the cash and the robber fled on foot. Police are investigating. ([Manassas, Virginia] *Journal Messenger*, April 9).

- 66) 21-Year-Old Virginia Woman Robbed - About 9:10 p.m. on Tuesday April 20, a 21-year-old Fairfax, Virginia woman was using an ATM when a man approached, said, "Nice day," said he had a gun, and stole cash from the woman. The robber fled in a dark blue late-model car. No further details were available. ([Fairfax, Virginia] *Northern Virginia Sun*, April 22).
- 67) Fairfax, Virginia Man Robbed of \$100 - About 5:30 p.m. on Saturday April 24, a 53-year-old Fairfax, Virginia man was confronted by a man who said he had a gun and demanded cash. This robbery took place in the same block as the previously-cited Fairfax, Virginia ATM robbery. The victim surrendered \$100 and the robber left in a dark blue 1988 Toyota with Maryland license tags. (*Fairfax [Virginia] Journal*, April 27).
- 68) North Carolina Man Robbed of \$250 at Fayetteville - About 4:15 a.m. on Friday, April 30, Christopher Eastap of Fort Bragg told Fayetteville police that a woman walked up and "propositioned him to spend money on her after he had withdrawn cash from an ATM." Then a man walked up behind Eastap, displayed a weapon and told Eastap to give him the money. The victim handed over \$250 he had just withdrawn, and the robbers left in a blue Ford Bronco. (*Fayetteville [North Carolina] Observer-Times*, May 3).
- 69) North Carolina Man Who Used Spotting Scope to Spy PIN Numbers and Then Stole ATM Cards Is Sentenced to Life in Prison - A 35-year-old Hickory, North Carolina man, Paul Ray Howie Jr., used a hunting scope to spy the PIN numbers of women using ATM cards (See July/August 1992 *Newsletter*, Item #6). He then followed the women home, and later burglarized their homes to steal their ATM cards. After a three day trial in these crimes, the jury took just two hours to find Howie guilty of 2 counts of first degree burglary and 2 counts of larceny.
- Judge Charles Lamm, Jr. sentenced Howie to life in prison for 1 burglary, and 40 years in prison for the other. Howie's court-appointed defense attorney argued that his client was drinking up to three 12 packs of beer each day at the time of the crimes, and lacked the ability to consciously plan the burglaries. (*Winston-Salem [North Carolina] Journal*, May 20, Mark Bixler, reporter).
- 70) Darlington, South Carolina Hit by Three ATM Robberies in Two Weeks - About 6:50 a.m. on Monday April 19, William Benjamin stopped by an ATM at the Darlington, South Carolina NationsBank to make a withdrawal. He took \$400 from his personal account and \$110 from a corporate account, then was confronted by a masked gunman who demanded his cash and also stole Benjamin's company truck. This was the first ATM robbery of a customer in Darlington.

About 6 a.m. on Wednesday April 28 Michael Parrott, 38, of Raleigh, North Carolina stopped to use an ATM in Darlington. As he left the machine, a man approached him, pulled a gun and demanded cash. Parrott however had been unable to obtain any cash from the machine because it apparently was not working. The robber took Parrott's wallet, and then stole his car.

On April 29 about 9:25 p.m., Kimberly Nicholson, 21, had gone to a South Carolina National Bank ATM while her friend waited in the car. As Nicholson was using the ATM, a man walked in and stood by the door and said hello to her. As she was leaving,

the robber grabbed her and demanded her cash. Nicholson threw two \$5 bills and her ATM card at the robber, who grabbed the money and walked out. ([Darlington, South Carolina] *News and Press*, April 22, Warren Wise, reporter, front page story, May 6, Jim Faile, reporter, front page story).

- 71) Young Georgia Woman Arrested on ATM Card Theft Charges - Angelia Pope, 20, of Rome, Georgia allegedly stole a billfold containing \$22.47 on March 24 from Jammie Willkie at a McDonalds restaurant. Pope then allegedly used an ATM card in the wallet to withdraw \$90.00 from Willkie's bank account. Pope was in Floyd County Jail after her arrest on this and other charges. (*Rome [Georgia] News-Tribune*, April 7).
- 72) While Being Robbed, Georgia Woman Draws .22 Pistol From Her Pocket and Shoots At Attacker - About 4:30 a.m. Friday April 16, a woman using a St. Simons Island (Georgia) ATM could not get the machine to work. As she was returning to her vehicle, a man alleged to be Danny Jones, 25, grabbed her from behind and attempted to wrestle her to the ground while grabbing her wallet. The woman drew a .22 caliber pistol from her pocket and shot at the man. Police arrested Jones about 10 p.m. the same day in connection with the robbery. (*Brunswick [Georgia] News*, April 16 and April 21).
- 73) Georgia Man Robbed and Abducted Near ATM Escapes His Captors by Jumping Out of Moving Car - Alan Brackett, 27, of Riverdale, Georgia was leaving a NationsBank ATM about 10:30 p.m. on Saturday, April 17 when two men approached him and asked him for a dollar. When Brackett said he didn't have any singles, one of the men pulled a gun and forced him back into his car. Brackett drove his abductors to a second ATM and withdrew a \$150.00. Brackett was then forced to drive to another NationsBank ATM in Forest Park where Brackett withdrew an additional \$50. At about 5 a.m. Brackett jumped out of his moving car and escaped his captors. (*Atlanta [Georgia] Journal*, April 19).
- 74) University of Georgia Student Robbed at Bookstore ATM - About 11:14 p.m. Friday April 16, University of Georgia student Chris Lozada withdrew \$20 from an ATM at the University bookstore. After withdrawing his cash, a robber punched Lozada in the face, took his money and his ATM card. ([Athens, Georgia] *Red and Black* (University of Georgia), April 21, Russ Bynum, reporter).
- 75) Georgia Card Thief Photographed by ATM - The woman pictured at the right is wanted for credit card fraud, forgery, and theft by taking. The Richmond County (Georgia) Sheriff's Department said she broke open the trunk of a parked car and stole a pocketbook, checks and bank cards. She made several withdrawals totaling \$2200. This photo was taken at a First Union Bank ATM in Augusta on February 23. Police are seeking additional information. (*Augusta [Georgia] Chronicle*, May 27)
- 76) Police Have Suspects, But No Arrests in Christmas Day Murder of Atlanta Area Teenager - Doraville, Georgia police report they have "a lot of information" on specific suspects in the Christmas Day slaying of Michelle Murillo, 19 (see December 1992 *Newsletter* Item #16). Specific suspects have been identified, and one of the suspects may be from South America, but police don't know when they will be able to make an arrest. Doraville police report,



"We've got leads. We're working now with the help of the FBI." (*Atlanta Journal/Atlanta Constitution*, May 30).

- 77) Florida Woman Abducted Outside Convenience Store, Taken to ATM About 2:15 a.m. - On Wednesday March 31, a Boca Raton woman leaving a convenience store about 2:15 a.m. was approached by a man who showed her a gun. He forced her into her car, robbed her of some cash and tried to get her to withdraw additional money from a Great Western Bank ATM. After leaving the ATM, he asked her to take off her clothes. She escaped from the car at a red light without injury. ([West] *Palm Beach Post*, April 1, Stephanie Jackson, reporter).
- 78) Tampa Area Woman Robbed at Knifepoint Near ATM - At 3:53 p.m. Sunday April 18, a 24-year-old Jacksonville woman was robbed at knifepoint at a SouthTrust Bank ATM. The robber confronted her with a gold and silver switchblade and demanded her cash and jewelry. After gathering up her valuables, the robber fled on foot. (*Tampa [Florida] Tribune*, April 20).
- 79) Cape Coral Florida Man Bound and Beaten for 20 Minutes at ATM - Clark Barda, 34, stopped at a SunBank ATM in Lee County about 5 a.m. on May 9. He was about to enter his ATM transaction when two robbers, one toting a .22 caliber handgun, came from behind some hedges along the adjacent Marriott Courtyards Hotel. One of the men pointed a gun at Barda's head, while the other ordered him to get money from the ATM. Barda tried three times to get cash, but the machine was down. At that point, the robbers punched him several times in the face, yanked a gold necklace from around his neck, threw him to the ground, forced his hands behind his back and bound his hands and feet with duct tape. The robbers kicked Barda repeatedly in the ribs and told him it was his fault that the machine wasn't working. They made Barda give them his PIN number and they tried the card themselves a couple of times, unsuccessfully. The robbers searched Barda's pickup truck for valuables, and then returned to the ATM and continued their kicking and hitting of him.
- A car pulling in the ATM area saved Barda from further injury and, he believes, death. The robbers took Barda's ATM card and tried later to use it themselves and they were photographed by an ATM security camera. Police enhanced the ATM photos, and report "we have a pretty good suspect we're working on." ([Fort Myers, Florida] *News-Press*, May 10, David Milliron, reporter, front page story; May 11, Peter Franceschina, reporter; *Naples [Florida] Daily News*, May 23, Clay Cone, reporter).
- 80) Delray Beach, Florida Has Two ATM Robberies in Two Weeks - At 3 p.m. on Sunday May 9, as a elderly woman walked up to Barnett Bank driveup ATM, a robber approached her and said, "I don't want to hurt you, but I will if you don't give me your money." The woman gave him her wallet containing \$320 in cash, three credit cards and other valuables. The robber fled on foot.

The second robbery occurred on Saturday night, May 15. A woman who had just withdrawn \$20 from a First Union ATM was confronted by a man who demanded her money. The woman refused and the two struggled. The man pulled a gun and threatened to shoot her. She gave up her wallet and the cash, and the robber fled on foot. ([Boca Raton, Florida] *Delray Beach Times*, May 20, Jill Miranda, reporter, front page story).

81) Two Men Abduct El Paso Woman From Her Home and Take Her to ATMs - Two

white males armed with a .22 caliber revolver forced an El Paso woman from her home Tuesday May 4 and forced her to drive to Conway, Texas in an attempt to withdraw money from ATM machines. One suspect rode in the woman's car with her driving, while the other suspect followed in a second vehicle. The woman was unsuccessful in withdrawing cash from three

ATMs. The woman was forced to give the robber \$16 in cash and then was released. Police sketches of the 2 suspects appear above. (*Beebe [Arkansas] News*, May 5, front page story).



Subject #1



Subject #2

- 82) Oklahoma Couple Confronted Second Time in Two Weeks by Same Night Depository Robber - Enid, Oklahoma movie theater managers Maxine Roller and her husband Ernest were depositing their day's receipts at a Security National Bank night depository about 11 p.m. on Saturday April 3 when a robber wearing a ski mask and waving a blue steel automatic pistol confronted them. Mrs. Roller said she left her keys in the deposit box before she closed it. The robber was unable to open the box and fled the scene. Mrs. Roller said she believes the April 3 robber is the same man who successfully robbed them 2 weeks earlier. Police advised commercial depositors not to set a pattern by making bank transactions at the same time and same place. (*Enid [Oklahoma] News and Eagle*, April 7, Kathy Spaulding, reporter).

- 83) San Antonio Prosecutor Angry With 10 Year Sentence for ATM Robber - San Antonio, Texas Assistant District Attorney Jane Davis, reacting to a 10-year sentence for Preston Bell Jr., 23, for aggravated robbery at ATMs said, "I think that verdict sends a message to the people who are doing aggravated robberies that the community does not care about aggravated robberies... I think we got a renegade juror who was out to get the system." Five other cases remain pending against Bell, who admits abducting two of his victims from parking lots as they made withdrawals from ATMs.

Prosecutors asked jurors to give Bell a life sentence. After the verdict, some jurors told lawyers that one member of the jury demanded that the robber get probation and compromised only after the other jurors agreed to the 10-year sentence. (*San Antonio [Texas] Express News*, May 15, Kym Fox, reporter).

- 84) Galveston Coast Guard Seaman Reports Tampering with ATM Card Account - On May 20, a U.S. Coast Guard seaman told police someone was making phony bank deposits and then using his ATM card to steal money from his bank account. His account is \$1723.92 overdrawn. The 32-year-old seaman told police his job requires him to stay at sea for long periods of time. While gone between May 5 and May 14, his account was credited with several phony deposits at an ATM. Then, someone using his bank card took the amount of the phony deposits from his account. Police have a suspect, and the investigation is ongoing. (*Galveston [Texas] Daily News*, May 21).



## IN THE MIDWEST

- 85) Ohio Woman Robbed of Large Cash Deposit - About 9:10 p.m. Sunday May 2, a Stoutsville, Ohio woman was robbed in a parking lot at BankOne in Circleville, Ohio. Charlene Riffle, 42, had left her car with an envelope containing "a large amount of cash". She said someone approached her from behind, stuck what felt like a gun in her back and demanded the money. Riffle handed over the cash, but did not see the person behind her. The suspect then fled, possibly in a pickup truck. (*Circleville[Ohio] Herald*, May 3, Jack Mader, reporter, front page story).
- 86) 74-Year-Old Ohio Man Robbed of \$400 by .44 Caliber-Wielding Robber - Shortly after 12:30 a.m. on Thursday May 20, a 74-year-old Lorain, Ohio man leaving a BankOne ATM was confronted by a man who shoved a .44 caliber revolver in his stomach, looked at his money and said, "I'll take that." The victim said, "I didn't argue with him because I know what a .44 can do." After the victim handed over the \$400, the robber grabbed the victim's car keys, walked across the street and threw the keys away. The robber then got into a Cadillac with a second man and fled south. ([Lorain, Ohio] *Morning Journal*, May 25).
- 87) Michigan Police Investigate Theft of \$560 with Stolen ATM Card - Midland, Michigan police are investigating the theft of \$560 from Brian King, 25, through use of his stolen ATM card. King's card and other items were in a jacket at Northwood University, where King is a janitor, when the card was stolen between 11:15 p.m. and 6 a.m. on April 28. Someone then used King's ATM card five times in Midland and Sanford, Michigan to withdraw \$560 from King's bank account. (*Midland [Michigan] Daily News*, May 5).
- 88) Ann Arbor Woman Abducted by Man and Woman From ATM For 24 Hours, and Is Sexually Assaulted - A 41-year-old woman told Ann Arbor, Michigan police she was using an ATM at the Interfirst Savings Bank on Friday afternoon May 7, when she was abducted at gunpoint by a man and a woman, who also stole her van. The victim said she was held for about 24 hours, during which time her kidnappers attempted to use her ATM card at various banks in the area. She said she was sexually assaulted by the man before being released about 24 hours later, on Saturday afternoon. Police have no suspects in the case. (*Ann Arbor [Michigan] News*, May 10).
- 89) Two Women Are Carjacking Victims at Michigan Driveup ATM - About 9:50 p.m. Saturday May 22, two women were pulling away from a driveup ATM at the NBD Bank in Pontiac, Michigan. A man jumped out of the dark and tried to pull the 27-year-old driver out of the car, as her female passenger held on to her, struggling to keep her inside. The man pulled out a knife, threatened the women and reached inside the car to turn the ignition off. The women grabbed for the knife and tried to drive off, but were stopped by the suspect. He told them he only wanted the car, allowed them to retrieve their jackets and purses, and drove off. The women received minor cuts, but required no immediate attention. The car was recovered by Detroit Police the next day. ([Pontiac, Michigan] *Oakland Press*, May 25, Tracy Ward, reporter).
- 90) Michigan Man Steals \$900 from Mom's Bank Account via ATM Card - The Oakland County Michigan Sheriff's Department is looking for a 26-year-old man who reportedly stole \$900 from his mother's bank account. Police say the woman gave her son an ATM card to her account, and told him not to withdraw more than \$20. The man admitted taking \$400 from the account, but is refusing to return it. He is reportedly staying at a local motel. The incident was reported to police on May 20. (*Rochester [Michigan] Eccentric*, May 31).

- 91) Chicago Man Indicted for Abduction of Woman, Stabbing and \$800 ATM Theft - On April 21, a DuPage County grand jury indicted David Merrit, 22, of Woodridge for a March 24 string of crimes in which a 30-year-old woman was abducted from an office parking lot across from a large shopping complex about 7:30 p.m. (see Item #38, above). A struggle ensued in which the abductor stabbed the woman and forced her into her car. He held her head in his lap at knifepoint or with an ice pick, and drove her to several ATMs where he withdrew \$800 using her ATM card. The abductor released the woman about 2:30 p.m. in her car somewhere on the south side of Chicago. Merrit is being held on \$1,000,000 bond for the incident, and could face 60 years in the state penitentiary and \$10,000 fine if found guilty. (*Hinsdale [Illinois] Doings*, April 28).
- 92) St. Paul, Minnesota Police Arrest Man Hours after ATM Robbery - About 1:30 a.m. on Sunday May 9, a 20-year-old male college student from St. Paul withdrew \$75 from an ATM at Liberty State Bank in St. Paul. A robber approached the student and said he would be shot by a man in a nearby car if he didn't hand over his money. The young man complied, and the robber fled in the car. The student noted the car's license plate number and reported it to police. About 6 a.m. St. Paul police spotted the car in the neighborhood, and arrested the driver, who told officers that he had swallowed cocaine just prior to being stopped. The driver was taken to the hospital, and criminal charges are pending. (*St. Paul [Minnesota] Pioneer Press*, May 11, Mike Sweeney, reporter).
- 93) Professor Interviewed on ATM Security on "Good Morning America" - St. Cloud State University Criminal Justice Professor Barry Schreiber was interviewed briefly by Joan Lunden on the May 26 "Good Morning America" program. Lunden questioned Schreiber about ATM fraud and security, following the "bogus ATM" scam in Manchester, Connecticut. (*St. Cloud [Minnesota] Times*, May 23, Mike Nistler, reporter).
- 94) Des Moines Man Used Card Left in ATM for \$750 Theft - On Monday April 5 about 6:16 p.m., a young man walked up to an ATM in a Des Moines, Iowa shopping mall to conduct a transaction. However, the man saw a screen asking him if he would like another transaction. The previous user had walked away, leaving his card in the machine in an active mode. The man pushed the key that said "yes," and made a series of withdrawals totaling \$750. He even checked the account balance a couple of times to see how much money was left in the account. Police did not identify the owner of the card that was left in the machine. The identity of the thief will not be a secret for long, because an ATM security camera was taking pictures of the transaction, and police have views of the young thief from several directions. (*Des Moines [Iowa] Register*, May 19).
- 95) Missouri Man Arrested for Unauthorized Withdrawal with Friend's ATM Card - On April 9, a Columbia Missouri man, Jeffery Collard, was arrested by police in connection with repeated and unauthorized use of an acquaintance's ATM card. The card owner said Collard was the only person who could have been using the card, and Collard had been observed using the card on at least 1 occasion. Collard was charged with 3 counts of stealing, and was released the next day on a \$15,000 bond. (*Columbia Missourian*, April 11).

## IN THE WEST

- 96) Kansas Man Arrested on Truck Theft, Card Theft, and Fraudulent Withdrawals - Christopher Carson of Clay Center, Kansas was arrested on May 13 in connection with the May 5 theft of a pickup truck and the ATM card in the pickup truck, and the use of the

stolen card at a local bank ATM. Carson was being held in Clay County jail on \$5000 bond. (*Clay Center [Kansas] Dispatch*, May 14, front page story).

- 97) Montana Man Arrested for Theft of Wallet and Use of Stolen ATM Card - Donnie Nolan, 23, of Billings, Montana was arrested May 18 in connection with the theft of a man's wallet May 8 from a bar, and the use of the victim's ATM card. The wallet contained over \$300 in cash. The victim gave police Nolan's name, and an ATM camera took photographs of Nolan withdrawing money using the stolen card. Nolan made six cash withdrawals of an unspecified amount of money. (*Billings [Montana] Gazette*, May 19).
- 98) Idaho Man Loses Wallet to Thief; Then \$1400 Via ATM Withdrawals - A 38-year-old man from Pocatello, Randy Fowler, had his wallet stolen from a medical center on March 31. Bank records show his card was used March 31, April 1, and April 2 to make cash withdrawals totaling \$1400. Police have no suspects at this time. ([Pocatello] *Idaho State Journal*, April 23).
- 99) Lengthy ATM User in Seattle Leads Suspicious Citizen to Call Police on ATM Card Thief - On Saturday March 27, a citizen became suspicious of a 29-year-old man who had been using an ATM for an extended period of time. The suspicious citizen called police. When police arrived, the suspect was still working at the ATM and had several cards in his hand. When police asked the suspect to show them the cards, the man ran. Officers captured the man several blocks away and found that he had \$200 in \$20 bills on him along with an ATM card, a Mastercard, 2 Visa cards and a University of Washington employee ID card, all in the name of one woman. Police arrested the man and were contacting the woman whose cards the suspect had allegedly been using to verify that the cards were stolen. ([Seattle, Washington] *Magnolia News*, April 7).
- 100) Oregon Man Beaten and Robbed by Two Assailants - About 12:30 a.m. on Friday May 28, a 34-year-old man using an ATM at First Interstate Bank in Albany, Oregon was attacked by two men from behind. The robbers beat the man on the head and on the rib cage, and grabbed the cash he had just withdrawn from the machine, but left him with his receipt and ATM card. The suspects drove away in a small, light-colored foreign sports car. (*Albany [Oregon] Democrat-Herald*, May 28, Marilyn Montgomery, reporter, front page story).

## **CALIFORNIA INCIDENTS**

- 101) Penn Valley Man Struggles With ATM Robber and Is Cut On Neck - About 7:30 p.m. on Wednesday March 31, a 24-year-old Penn Valley man was walking toward an ATM in the Penn Valley shopping center, when a suspect confronted him and began speaking to him in Spanish. The would-be robber said something about money and the man tried to push him away. The robber then lashed out with a knife and cut the victim on the neck. The two men struggled, and the victim managed to knock the knife out of the suspect's hand and punch him in the face before fleeing. While running away, the victim looked back and saw the suspect running toward a nearby bar. A nearby store clerk said a man matching the suspect's description had appeared intoxicated when he earlier purchased a bottle of gin. (*Grass Valley [California] Union*, April 2).

- 102) San Diego Sheriff Seeks Help Identifying ATM Card and Cash Thief - The San Diego County Sheriff's Department published a hazy photo April 8 of a man using a stolen ATM card and requested public assistance in identifying the man. The incident originated in February when an unidentified thief snatched a woman's purse outside of a Von's grocery store in Poway, California. After the purse snatch, the suspect is believed to have traveled to San Diego where he withdrew an unspecified amount of cash from the victim's account via an ATM. The man photographed using the card is either the suspect or a witness to the crime. (*Poway [California] News Chieftain*, April 8, Lisa Billigmeier, reporter).
- 103) 62-Year-Old Santa Clarita Woman Yields Just \$20 to Two Armed Robbers - About 3:40 a.m. Friday April 9, Pauline Croft, 62, was confronted outside an ATM at the Soledad Canyon Road branch of Bank of America and was ordered to withdraw money from her account. One of the gunmen held a cloth over his face with one hand and pointed a gun at Croft with the other. The victim became too nervous to enter her PIN number, and dropped a \$20 bill she had been carrying. The robber ordered her to stay put as he picked it up, and the two men fled with the \$20 bill. The robbers told Croft to drive away and not to look back. No arrests have been made in the case. ([Los Angeles] *Daily News*, April 10, Mary Schubert, reporter).
- 104) Outrageous Disguise Leads to Arrest of Alamada Woman With Stolen Card - On Friday April 9, Jean Montague, 25, a medic stationed at Treasure Island, attempted to disguise herself to avoid identification by an ATM surveillance camera as she was using an ATM to make a cash withdrawal with a card stolen from an elderly man.
- Montague attracted the attention of a witness who saw her with her head wrapped in an Ace bandage, wearing a plastic shower cap, covered with a hood. She also was wearing one black glove. When an Alamada police officer went to investigate, he watched as Montague withdrew money from the machine at Glendale Federal Bank and then confronted her and discovered the stolen credit card. (*Alamada Times-Star*, April 13).
- 105) Man Robbed at Fontana ATM by Pair of Gunmen - About 10:30 p.m. on Monday April 12, James DuPree of Fontana was standing by a Redlands Federal Bank ATM when two men drove up in an older model sedan. The men walked up to DuPree and pulled out a shiny handgun with brown grip, police said. DuPree turned over an unspecified amount of cash and the robbers fled without injuring the victim. ([Ontario] *Inland Valley Daily Bulletin*, April 14).
- 106) Woman Robbed of \$140 at Knifepoint in Gardena - At 8:05 p.m. on Friday April 16, a woman withdrew \$140 from an ATM at the Great Western Savings branch on West Rosecrans Avenue. A robber approached her from behind and placed a knife to the side of her neck asking, "Do you want to live or die?". The victim handed her cash to the robber, who fled the scene on foot. No injuries were reported. (*Gardena Valley News*, April 21).
- 107) Two Shotgun-Toting ATM Robbers Plead No Contest to Two Robberies, and Receive Prison Terms - Mustafa Wright, 19, pleaded no contest to armed robbery charges in connection with the robbery of \$300 from a woman at a Woodland Hills Security Pacific Bank ATM in September. Wright received an 8-year, 4-month sentence in exchange for his plea to this crime and a second attempted robbery of a woman at the same ATM.

An accomplice, Erin Vandussen, 24, pleaded no contest to carrying a shotgun during the first ATM robbery, and was sentenced to 7 years in state prison. (*Los Angeles Times*,



April 23, Tom Mrozek, reporter).

- 108) 19-Year-Old Los Angeles Man Arrested in Connection with Four ATM Robberies, and Attempted Murder of One ATM Customer - Erin Rain Ledbetter, 19, of Tarzana was arrested April 29 at his home by Los Angeles Police Department robbery detectives. Ledbetter is suspected of at least four ATM crimes. He was charged with attempted murder in the April 22 shooting of Ronald Sandlin, 20, who was withdrawing money about 10:30 p.m. at a Bank of America ATM on Ventura Boulevard in Tarzana. Sandlin had made a withdrawal of \$25 when he was approached by the robber, who demanded an additional \$375. Sandlin and the robber had a dispute about that, resulting in the victim being shot through the thigh. After the shooting, the robber fled with the \$25 Sandlin had already withdrawn. Sandlin was taken by relatives to a nearby hospital where he was treated for a gunshot wound and released. Bank of America offered \$5000 for information leading to the conviction of the robber.

Ledbetter also is suspected of robbing a 25-year-old Canoga Park man of \$100 in Woodland Hills on April 22, the same day as the Sandlin shooting.

Ledbetter is also a suspect in a robbery at the Tarzana Bank of America ATM (where Sandlin was shot) three days after the first incident. On April 25 a 25-year-old Tarzana man lost \$200 to a gun-wielding robber, but was not injured.

Finally, Ledbetter is also a suspect in the April 8 robbery of \$200 from a 50-year-old Woodland Hills woman. The woman was accosted at a Wells Fargo Bank ATM on Topanga Canyon Boulevard. ([Los Angeles] *Daily News*, April 24 and May 1, Jaxon Van Derbeken, reporter).

- 109) ATM Withdrawal in San Leandro Leads to Carjacking, Abduction and Arrest of Carjacker - About 2:30 a.m. on Sunday April 25, David Encelan, 24, of San Leandro stepped out of his Datsun 280Z in the parking lot of the Old Stone Bank in Hayward and was walking toward the ATM when he was confronted by a robber, allegedly Willie Dudley, 22, who ordered him to, "Give it up." Encelan handed over \$15, which was all the cash he had on him. Dudley demanded more cash, and Encelan reported he had no more.

Dudley then ordered Encelan into the passenger seat of the Datsun, and Dudley drove away threatening to kill Encelan. Dudley eventually let Encelan out of the car. Encelan ran to a convenience store and telephoned police who broadcast the description of the stolen Datsun and its driver. A San Leandro police officer spotted the stolen car driving onto Interstate 580 and chased it into Oakland, where Dudley was arrested. ([Hayward] *Daily Review*, April 27, Glenn Chapman, reporter).

- 110) Attempted ATM Deposit At 4 a.m. in Palmdale Leads to \$4. Robbery and Speedy Police Arrest of Robber - Shortly after 4 a.m. on Saturday May 8, Edgar F. Cobos, 41, and Edgar G. Cobos, 15, were in their car at the Palmdale Bank of America about to make a deposit at an ATM when they were confronted by a man who displayed a gun and demanded their cash. The victims had handed over four dollars, when a passing Los Angeles County Sheriff's deputy noted the suspicious circumstance of the man standing next to a parked car with two people inside. When the deputy pulled into the parking lot, the robber got into a car and drove away. Deputies followed the suspect's car after the two victims left their parked car and yelled that they had just been robbed. Rodney Carter, 20, was arrested after a 1/4 mile pursuit. During the chase, a handgun was thrown out of the car, police said. ([Los Angeles] *Daily News*, May 9).

- 111) Fontana Police Seek Help Identifying Two Men Involved in Several ATM Robberies- Fontana police are asking for citizen help in identifying two men involved in a series of local ATM robberies. In a recent incident, about 10:30 p.m. on Monday, April 12, James DuPree was standing near ATMs when two men walked up. One of the men pulled out a shiny handgun with a brown grip and demanded the victim's money. DuPree gave up him his cash and the two men fled in an older-model sedan. The two men are believed involved in several similar ATM robberies. ([Ontario] *Inland Valley Daily Bulletin*, May 17).
- 112) Given Employer's ATM Card, 19-Year-Old Nanny Steals \$3000 - Melody Robin Smith, 19, went to work for Laura Anderson in November 1992 as a nanny. Anderson gave Smith Anderson's ATM card and allowed Smith to use it to make purchases for the home. Smith was instructed to use the card only at a supermarket and not to withdraw cash. When Anderson discovered some money was missing from her bank account she terminated Smith as a nanny. However Smith did not return the ATM card. Over a four day period, Smith stole almost \$500. When Anderson examined her bank statement, she realized Smith had stolen more than \$3000. Smith admitted to police she used the ATM card after her employment was terminated, but she believed she took only \$1000. Smith surrendered to police, and bail was set at \$3000. ([Sacramento] *Union*, May 19).
- 113) Pacifica Man Is Carjacked from Home, and Taken to ATM for Withdrawal; Perpetrator Gets Life Prison Term - About 4 a.m. on January 23, a 58-year-old Pacifica man was returning home from work. Once outside his car, he was confronted from behind by an attacker who hit him with a club, stole his wallet and forced him back into the passenger seat of his Mercury Cougar. The abductor, Torus Smith, 30, held the man's head down and drove him to a Bank of America ATM to withdraw \$40. The car's owner was then released as the carjacker drove off. The following morning, the stolen car was spotted and chased by police. Smith was arrested January 23 on a parole violation and was charged with multiple felonies. Smith was sentenced in mid-May to life plus 10 years in state prison for these crimes. (*Pacifica Tribune*, May 19, Elaine Larsen, reporter, front page story).
- 114) Bystanders Tackle and Detain the Robber of San Diego Woman - About 2 p.m. Monday May 24, a 70-year-old woman made a \$100 withdrawal from an East San Diego Wells Fargo Bank ATM. A man grabbed the money and knocked the woman down. Two bystanders chased and tackled the thief and held him until police arrived. Rhonald Scruggs, 23, of San Diego was arrested in connection with the robbery. (*The San Diego Union-Tribune*, May 26).
- 115) Vallejo Man Arrested in ATM Card Thefts, Abductions, Robberies and Sexual Assault - Richard Benjamin, 30, was charged May 28 with multiple felonies in connection with an April 18 set of robberies. The robberies began with Benjamin allegedly confronting a man living in a condominium complex with a knife. Benjamin stole the victim's cash, credit cards, ATM cards and forced him to reveal his PIN number. Benjamin then locked the victim in a closet and left.

The robber walked across the condominium complex and confronted a woman who had gotten up from bed to see why her dog was barking. The robber told the woman he had a gun and forced her to accompany him in her house and to point out her belongings as he ransacked her house. He then tied her up, gagged her and sexually assaulted her. He also took her ATM card and PIN number. He returned 15 minutes later because he couldn't get her ATM card to work, untied her and drove her to the bank. She withdrew \$300, then he drove across town and left her in the car.

Benjamin is also a suspect in a similar crime against a Davis woman who was confronted in her home, forced to drive to a bank ATM and withdraw cash. Benjamin remained in Solano County jail with bail set at \$130,000. ([Walnut Creek] *Contra Costa Times*, May 29, Amy Senk, reporter).

## **CONSUMER SAFETY EDUCATION**

A number of newspapers published information designed to improve ATM customer safety during the months of April and May:

- *Rochester* [New York] *Business Magazine*, April 19, Robert Heady, reporter
- *Manteca* [California] *Bulletin*, April 13, Rex Osborn, reporter
- *Santa Monica* [California] *Life*, April 15, Judy Elliott, reporter
- *Hartford* [Connecticut] *Courant*, April 17, Anthony Giorgianni, reporter
- [Baton Rouge, Louisiana] *Advocate*, April 19, James Minton, reporter
- [Syracuse, New York] *Bellevue-Geddes Pennysaver*, April 26
- *Mademoiselle Magazine* [New York], May 1993, M. F. Thompson, reporter
- *Canarsie Digest* [Brooklyn, New York] May 3, Edward Tessman, reporter
- *Prince William Journal* [Manassas, Virginia], May 5, Patrick Flanigin, reporter
- [Ridgefield, Connecticut] *Redding Pilot*, May 6
- [Wilmington, Delaware] *News Journal*, May 8, Joseph Distefano, reporter
- *New York Newsday* [Long Island, New York], May 8, Beth Sherman, reporter
- [Tyler, Texas] *Courier Times-Telegraph*, May 9
- *East Pasadena* [California] *Highlander*, May 13, Roberto Cenicerros, reporter
- *Winchester* [Virginia] *Star*, May 19, Juli Klyce, reporter
- *Windsor* [Connecticut] *Journal*, May 21, Paul Angilly, reporter
- [Springfield, Massachusetts] *Union-News*, May 21, Kevin McGurk, reporter
- [Danville] *Kentucky Advocate*, May 23, Joyce Shultz, reporter
- [Chicago Heights, Illinois] *Star*, May 27
- *Phoenix* [Arizona] *Gazette*, May 31, Kerry Fehr, reporter
- *Business Week* [New York] May 31, Editorial.

## INTERNATIONAL REPORTS

- 116) Taiwan Banks Lose Millions Via Thousands of Forged ATM Cards Using Data from Bank Computer Programmer - In mid-July, the Taiwanese Ministry of Finance revealed that Cheng Chin-lung, 34, was suspected in an ATM scam which likely will cost Taiwan banks in excess of \$1.9 million. Cheng allegedly used his inside knowledge of five financial institutions' ATM networks in Taiwan to break security codes and to produce a total of 7,174 forged ATM cards. Officials have frozen 1.9 million in "petty cash" in one account held by Cheng, and in a similar account held by his sister-in-law.

Cheng developed ATM system computer programs for five ATM networks in Taiwan. To date, officials have been unable to precisely determine where Cheng intercepted account and PIN data in the Taiwanese ATM network system. As a result the Taiwanese Ministry of Finance is requesting all card issuers in the country to re-issue new, more secure cards. (*EFT Report* [Washington, D.C.], July 21, Claire Taylor, reporter).

- 117) France's Carte Bleu ATM Network Crashes over Weekend, Stranding Thousands of Cardholders - On Saturday morning June 26, the French financial services network Carte Bleu lost 40% of its capacity, stranding cardholders over a weekend without access to cash from ATM machines, and other financial services.

A cut in communications between the Carte Bleu central computers and the banking control center took all Carte Bleu ATMs and online POS terminals off line. The system was not restored until late Sunday evening June 27, leaving many of the network's 20 million cardholders without speedy access to their cash and other financial services. (*EFT Report* [Washington, D.C.], July 21, Claire Taylor, reporter).

- 118) French ATM Bombers Destroy ATM - And It's Cash - in Lyons - That supermarket-tabloid pillar of journalism, the *Weekly World News*, reported April 13 that two French ATM bombers misjudged the amount of explosive needed to burgle an ATM in Lyons. In the process the machine was destroyed, and the estimated \$64,000 cash in the machine was "burned up". (Lantana, Florida)

- 119) British High Court Begins Hearings on Lawsuit Testing Banks' Unauthorized ATM Withdrawal Policies - A British High Court has begun hearings in a case brought by Liverpool solicitor Dennis Whalley, representing nine people as part of a larger class of bank customers involved in disputed ATM withdrawal incidents. Whalley is asking the court that all British banks and building societies be required to alert every customer to the existent of his class action lawsuit. He says this can be done at minimum cost by including information about the lawsuit in the banks' monthly statement mailings (see April 1992 *Newsletter*, Item #89; July/August 1992 *Newsletter*, Items #79, 80, 81, 82, 83 and 84, and September 1992 *Newsletter* Item #85).

Whalley cites several cases of banks accusing account holders of fraud rather than accepting the errors of their own ATM systems. For example, one woman "was actually convicted of stealing money from her disabled father's Midland Bank account via a cash machine six months before the bank admitted that it had given another customer the same account number as that of her father."

In late 1992, the banks changed their policy regarding unauthorized withdrawals and customers claiming such incidents having slightly easier task. "Unless the banks can actually prove gross negligence, or fraud on the part of accountholders, customers do not have to pay more than £50 of any disputed transaction."



In November, a spokesman for APACS, the British organization that oversees banks' payment clearing services reported that customer disputes about unauthorized withdrawals were running about 30 a day. Barclays Bank was quoted last year as saying there were 82 new cases of disputed unauthorized withdrawals each day. The British banking report for calendar year 1992 to September said 879 complaints about unauthorized withdrawals were received, of which 346 were investigated and 1/3 of which were decided in the customers favor. A spokesman for the banking industry said the number of cases had dropped since the change in the banking code. ([London, England] *Times*, May 22, Liz Dolan, reporter).

- 120) London Sunday Telegraph Runs Illustrations on "How to Rob a Bank - The Cashcard Way" - The *Sunday Telegraph* newspaper of London published an article on April 25, which included three photographs, describing how a fraudulent ATM card could be used to tap an ATM accountholder's bank account. The method used was to "shoulder" (or spy) the PIN number of a willing journalist accomplice, and then to pick up the discarded receipt for that transaction, on which the full account number was printed. These two pieces of data were taken to a computer programmer who encoded the account information on a magnetic stripe card (previously issued by a gasoline company as a promotional tool). Then the bogus "bank card" was taken to another bank's ATM and used to make a small (£10 ) demonstration withdrawal.

The article stated, "It took less than a minute to do what British banks and building societies insist cannot be done: to remove money from a cashpoint machine without a valid card, using a false personal identification number." (Barbara Lewis, reporter)

- 121) Niagara Falls, Canada Police Investigate Third Attempted Theft of ATM Machine - About 3:15 a.m. on Tuesday April 6, three thieves backed a stolen truck through the front window of a Becker store in Niagara Falls, Ontario and knocked an ATM over on its side, but could not lift it into their truck. The would-be ATM thieves left the truck at the store and fled on foot. Damage to the store was estimated at \$30,000. The three bandits were wearing balaclavas, and were videoed by a store surveillance camera.

Niagara Regional Police are investigating the possible connection between this incident and an attempted ATM machine theft from the Cataract Savings and Credit Union in Niagara Falls, Ontario on March 25 (see March 1992 *Newsletter*, Item #49).

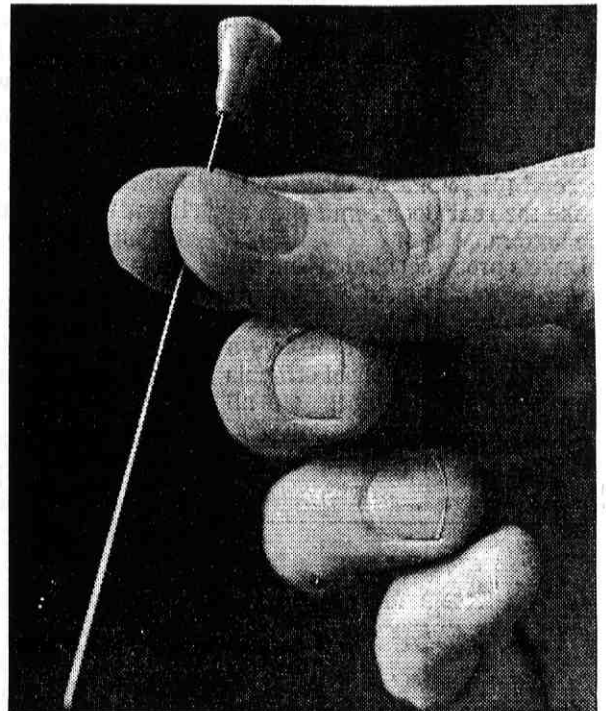
The first ATM machine theft using this *modus operandi* in the area was on December 7, when a truck backed through the window at the Crystal Beach IGA about 1:15 a.m. In that incident the ATM was removed from the store. About 5:30 a.m. the remains of the ATM were discovered in a burning pickup truck. The vault apparently had been cut open with an acetylene torch and the cash removed. ([St. Catharines, Ontario, Canada] *Standard*, April 6, Rick Bogacz, reporter and the *Niagara Falls* [Ontario, Canada] *Review*, April 7, Richard Douglas, reporter).

## NEWS OF WEIRD ATM CRIMES

- 122) Stun Gun Jolts ATM Deposit Customer in Iowa - About 9:16 p.m. on Wednesday May 26, a robber used a stun gun to incapacitate a woman making a night deposit in Cedar Rapids, Iowa. The robber got away with an undetermined amount of money. The victim suffered an abrasion, but no medical treatment was needed. ([Cedar Rapids, Iowa] *Gazette*, May 28).

- 123) Massachusetts Casino ATM Vends Counterfeit \$100 Bill - About 4:30 am, Peter Murphy, a guest at Foxwoods Highstakes Bingo and Casino in Ledyard, Massachusetts used a Fleet Bank ATM, which vended him a suspected counterfeit \$100 bill. The bill was taken as evidence and will be turned over to the Secret Service. (Editors note: This incident is of interest not just because of Mr. Murphy's bad luck, but also because this represents the highest denomination bill known to be vended from ATMs.) ([New London, Connecticut] *Day*, May 27).
- 123) North Carolina Woman at ATM Shot in Back with Blow Dart - About 11:30 p.m. Wednesday May 19, Jennifer Powell was withdrawing cash from a Wachovia bank ATM in Raleigh, North Carolina when she felt a sting in her back. At first she thought someone was playing around and had tossed a stone at her. Then she suspected her roommate and a friend who were waiting in her nearby car were playing a joke on her, and finally she realized something else was causing the sharp pain in her shoulder blade. Powell walked over to her car where her roommate pulled a 6 inch blow dart from her back which had an orange plastic backing on it. Such darts are typically used in hunting small game such as birds, rabbits, and squirrels.

Powell was treated at the scene with a cotton swab dampened with alcohol. Medical workers do not think the dart was poisoned, but advised Powell to get a tetanus immunization in any case. No cash was lost in the incident. ([Raleigh, North Carolina] *News and Observer*, May 21, Francis Hopkins, reporter).



## **CONCLUDING NOTES**

**Bonus Section A**, the Superseding Indictment in the Manchester, Connecticut "bogus ATM" case, dated July 20, 1993 follows.